



NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS
NEIGHBORHOOD REVITALIZATION TAX CREDITS PROGRAM (NRTC)
PROJECT DESCRIPTIONS, 2021

The information on the following pages is intended for use as part of the NRTC Program “Qualified Projects Pool” (or Q.P.P.). It contains information and details about the proposed activities for each project listed in the Q.P.P. The information herein was composed and submitted by the NRTC applicants in the fall of 2021; it has been edited as necessary, for correction of typographical errors, for clarity and for spacing/formatting/length purposes. NRTC staff have added text boxes with information regarding each qualified project’s non-profit sponsor/applicant.

The Table of Contents contains hyperlinks for each listed project. By hovering the cursor over a listing name, then left-clicking with the mouse, you will move in the document to that listing’s text. A hyperlink at the end of each listing text will return you to the Table of Contents.

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Atlantic City Development Corp.**“Chelsea Neighborhood Plan 2022 Projects”****Objectives: Strengthen Community through Events*****Project 1: Community Events***

This project is based on research that events and programming have proven a successful strategy to jump start the revitalization process, bringing different groups together to build community. Events that support local business, meet the needs of the neighborhood, and highlight ethnic and cultural diversity and other assets will be offered. The project will build on the success and momentum of previous events such as the farmers' market, fitness classes, and empanada challenge.

Objectives: Beautification and increased public safety***Project 2: Beautify Chelsea Street Captain Program***

Continuation of this program started in June 2021 that focuses on making the neighborhood vibrant and safe. The program is grassroots, resident-based approach to taking action to improve the neighborhood. There is oversight by a community steering committee, and coordination and outreach by paid staff. Volunteer captains will be trained in the areas of property maintenance/code enforcement, public safety, community social service needs,

Funding Requested: \$985,000***Municipality: Atlantic City (Chelsea neighborhood)******Applicant's Website: www.acdevco.org******Contact: Elizabeth Terenik, eterenik@acdevco.org,
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as well as leadership and communication. Street by street clean up events will continue to be held. Rewards for keeping properties maintained will be provided through the program, including but not limited to tree plantings, public art, lighting, sidewalk repair, security cameras. Increasing public safety presence through social service outreach, ambassadors, or other trained personnel will also be employed through the program.

Objectives: Increase Homeownership***Project 3: Home Buying Incentives***

Based on the benefits of home ownership including growing wealth for residents, improved property maintenance, stave off gentrification, and more participation in community, this program seeks to turn Chelsea residents into homeowners. Provide down payment assistance, informational events, education, credit counseling and other preparatory sessions to transform neighborhood renters into owners. Program may be expanded to include all City residents who buy in Chelsea.

Objectives: Chelsea Merchant Support***Project 4: Chelsea Merchant Support***

Merchant support will connect 100 Chelsea small businesses with available grants, access to capital, technical support, and other resources. In addition, the marketing support will be provided and business promotion events will be held to promote the business community. Educational seminars and relationship building events will be offered. There will be no fee to the Chelsea merchants.

Objectives: Adult and Youth Career Pathways***Project 5: Adult and Youth Career Pathways***

Partner location, The Boys and Girls Club of Atlantic City

Empowering youth and adults through training and education in diverse fields with a focus on science, technology, engineering, art and math. This is especially important in Atlantic City since the main industry has been tourism and gaming, which are vulnerable to the economy, weather, and other events such as the pandemic. In addition, they consist of mostly low wage jobs. Recognizing that sports and recreation develop character and skills that lead to career and personal success, recreation programs are included.

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Atlantic County Economic Alliance

“Revitalize Ducktown”

Objectives: Abandoned and Foreclosed Housing Rehabilitation

“Revitalize Ducktown” is a diverse and highly collaborative project submitted by the Atlantic County Economic Alliance (ACEA) for NRTC 2021. This project includes 16 activities facilitated by ACEA, the Ducktown CDC, and many other boots-on-the-ground non-profits who serve the Ducktown neighborhood. Approximately 2,300 people live in Ducktown, with 45 percent of its families live below the poverty level. Only 33 percent of the occupied homes in the neighborhood are owner occupied. Ducktown has a diverse population with 7% Black, 46% white, and 39% Asian. This is a neighborhood filled with vast potential and growing vibrancy, which will be greatly enhanced by the proposed housing, economic development, and neighborhood revitalization activities in NRTC 2021.

Objectives: Commercial Facades Improvements

Proudly, this application is driven by the Ducktown community - not only because all activities connect to the Revitalized Ducktown Neighborhood Plan, but because many of the partners included in this proposal are located in Ducktown. This includes the Stockton University, Mudgirls, Saint Michaels Church Preservation Society, and Tanger Outlets. In addition, all NRTC

Funding Requested: \$521,000

Municipality: Atlantic City (Ducktown neighborhood)

Applicant’s Website: www.aceanj.com

Contact: Mr. Lauren Moore, lmoore@aceanj.com
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2021 partners currently provide, or will provide through this proposal, jobs to local residents. All activities will implement priorities identified in the community driven Revitalize Ducktown Neighborhood Plan. Project partners not yet mentioned include the ACEA and Ducktown CDC Foundation, Atlantic County Improvement Authority, Metropolitan Business & Citizen Association, the Schultz-Hill Foundation, Atlantic Cape Community College, Stockton Small Business Center, the Atlantic City Ballet, and the Atlantic City Arts Foundation. These organizations have worked collaboratively with ACEA and the Ducktown CDC.

All activities can start immediately if funded and have a timeline of 12 months unless otherwise indicated in the “timeline” section of this proposal. We can say with confidence that all activities in this proposal are ready to proceed immediately. To leverage this NRTC application the City of Atlantic City was just awarded a Neighborhood Preservation Grant for the Ducktown Neighborhood.

NRTC funds will leverage outside funding, the neighborhood’s assets, and the support of the City of Atlantic City and the Atlantic County Improvement Authority. It also supports the growth and expansion of microenterprises. The activities are implemented by several organizations working collectively to move the Ducktown Neighborhood Plan (Revitalize Ducktown) forward. Several activities include opportunities for neighborhood residents to become employed. Most of the jobs are part-time and create the realistic opportunity for residents to enter their first job and obtain a “real” paycheck. The objective is these jobs will lead to full-time employment positions.

The Ducktown Project includes a variety of activities that are the result of nine years of engagement with residents and businesses. The project leverages outside funding. This NRTC opportunity comes at a very pivotal time for the Ducktown Neighborhood:

- Atlantic City's August 2020 Unemployment Rate was 10.4%, the 3rd highest in the nation.
- Atlantic City has been especially hard hit by COVID-19, with a drop in over 8,000 jobs in the region over the past two years.

Revitalize Ducktown was completed in April 2019 after over a year of public meetings, resident surveys, focus groups, and stakeholder engagement. Revitalize Ducktown was adopted as an element of the Atlantic City Master Plan on May 7, 2019.

Revitalize Ducktown includes many community endorsed objectives that have been identified as critical for improving outcomes for neighborhood residents.

- Abandoned/Foreclosed Property Rehabilitations (Joint project with Atlantic County Improvement Authority)
- Façade improvement program.
- Trash Abatement.
- Placemaking enhancements.
- Seed funding for new enterprises.
- Mutual aid program set-up.
- Adult education/GED classes sponsorship.
- Workforce training/immigration assistance.

Housing & Economic Development Activities



City Owned Abandoned Property

Abandoned and Foreclosed Housing Rehabilitation

ACEA in cooperation with the Ducktown CDC, Atlantic County Improvement Authority and the City of Atlantic City, will acquire and rehabilitate several distressed or abandoned homes. ACIA has produced or preserved over 150 units over the last 3 years. ACIA will work in partnership with private contractors begin rebuilding the housing market for potential homebuyers. Due to the poor condition of many of the homes, extensive rehab will be required to bring them up to code and energy efficiency. The rehab costs will probably be greater than the acquisition costs and greater than the amount the homes can realistically be sold for based on the existing market. To that end, the City and ACIA has designed a program to provide construction subsidy funding for scattered site homes using Luxury Tax and NRTC funds. Luxury tax funds can be used as long as they are recaptured and approved by the Local Finance Board. ACIA will be responsible for all phases of creating the affordable units, from acquisition to resale. ACIA will assist in marketing the program

and finding qualified buyers. Once rehabbed, the homes will be marketed for resale to homebuyers. The projected outcome is to rehab and resell at least three abandoned or foreclosed properties per year.

Housing Rehabilitation

The ACIA will administer the Atlantic City Housing Rehabilitation Program which can address all basic items including plumbing, heating, electric and roof, plus weatherization including windows, doors, insulation and exterior repair and painting. We plan to address at five households in 2022. In addition, the AC-CDBG Office offers the City-Wide Rehabilitation Program designed to help property owners correct issues with their property. The assistance is in the form of a five to 15-year deferred loan, which is forgiven at a pro-rated percentage each year. The loan is interest-free and there is not a payment schedule. Housing code violations are required to be addressed first.

Commercial Facades Improvements

ACEA, working with the City of Atlantic City, ACIA, the Ducktown CDC and others will complete façade improvements to commercial properties. ACEA will manage the entirety of this project, including, but not limited to, intake of eligible businesses, development of a scope of work and schedule, oversight of construction and necessary permits and quarterly and closeout reporting. The projected outcome is to complete twelve facades per year.



Commercial Façade Improvements and Residential Rehabilitation

Workforce and Small Business Recovery

A business outreach professional will be retained to assist in the design, development, and implementation of both the workforce development and business development strategies for Ducktown. Technical assistance in the form of grant and loan applications, business plans, and expediting city approvals will be provided. The projected outcome is to document each business assisted and the outcome of the assistance ideally to retain and expand small business employment in 2022.

Microenterprises

ACEA the lead organization is an economic development entity committed to business retention, expansion, and relocation. The projected outcome is to close on five 108 loans and/or support five new microenterprises in the neighborhood.

Home Buyers Assistance

AtlantiCare plans to offer a comprehensive home ownership program starting in January 2022. The program will provide down payment assistance, initially to AtlantiCare employees who wish to buy a home and live in the City. The borrower is empowered, and better able to solve problems. The projected outcome is to document increased home ownership in Ducktown.

Childcare Training and Certification

The demand for the provision of childcare continues to be a priority. Educational and legal requirements for interested individuals often prevent individuals from being able to fulfill state requirements for a licensed childcare provider. For decades, the American Red Cross has provided training and certification for basic and advanced baby-sitting skills. Scholarships will be made available to individuals over the age of eleven for completion of the courses. The projected outcome is to train and support ten residents to complete training and gain employment.

Youth Employment

The ACEA and CDC will partner with the Boys & Girls Club of Atlantic City to continue a STEAM Lab Program to prepare neighborhood youth for careers beyond hospitality. The projected outcome is to train and support ten residents to complete training and gain employment.

Other Neighborhood Revitalization Activities

Multicultural Summer Camp and other Recreational Programs

The City of Atlantic City currently lacks recreational programs. To address this issue, Mayor Small has developed a Comprehensive Recreation Master Plan. One of the many efforts included in the Mayor's Plan is a Multicultural Summer Camp.



South Jersey Gas Park Site

Given the diversity of Ducktown, the ACEA and Ducktown CDC would like use NRTC funds to support this effort and bring this program to the neighborhood. The projected outcome is to hold the Multicultural Summer Camp in Ducktown in 2022.

Organizing & Supporting Events/Tours

The ACEA and Ducktown CDC will partner with Tanger Outlets, Ducktown businesses, and Jersey Shore Tours to boost the events and tours offered in Ducktown. The successful Second Friday Celebration sponsored by the Arts Garage will be expanded to include Tanger Outlets and all Ducktown businesses. Jersey Shore Tours will once again provide walking tours highlighting Ducktown's history, culture, and architecture on a regular basis. Other events including "Ducktown Food Tours" organized by On the Town Food Tours, LLC or a similar entity to promote the many diverse eateries in the neighborhood are being planned. The projected outcome is to add at least three events in 2022.



Stockton University Arts Garage

Build on the Ducktown Arts District

NRTC funds will be used to support arts activities in the neighborhood. ACEA and the Ducktown CDC will work through the Stockton Arts Garage and Atlantic City Arts Foundation (ACAF), to engage residents and visitors with cultural programs. These groups have a long history of success and with NRTC support will be able to push an aggressive agenda for the Arts in Ducktown. The projected goal is to assist five artists per year and create at least two new programs/events/activities in 2022.

Ducktown CDC Capacity Building

The Ducktown CDC has been awarded a grant from the Atlantic City Community Fund and will be applying for future grants from this organization. These funds are designed to help build the capacity of the Ducktown CDC to become a stronger voice and implementation agency in the neighborhood. The projected outcome is to create a least one new program/training in 2022.

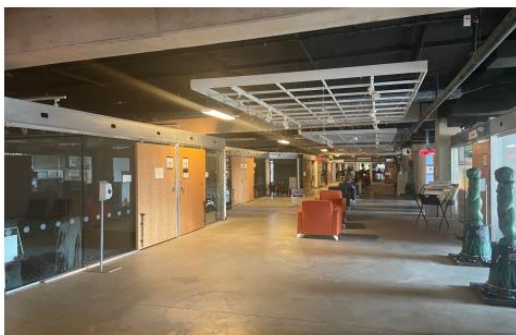


Public Art & Public Gardens



Public Art

recommendation of Revitalize Ducktown are implemented and to work in conjunction with the City and CRDA on various redevelopment project in the neighborhood. The projected outcome is to manage existing grants to ensure compliance, compete zoning changes in compliance with Revitalize Ducktown, and attract three new funding sources for the Ducktown neighborhood in 2022.



ACEA Office Space at the Arts Garage

Microgrant for Neighborhood Projects

Community-based organizations and nonprofits can apply for grants to underwrite small scale projects to achieve goals in Revitalize Ducktown Plan. ACEA and the CDC will administer this small grant program. The projected outcome is to complete five projects per year.

Ducktown Marketing Campaign

This NRTC allocation would allow the ACEA and Ducktown CDC to retain a marketing professional to develop a robust web site and expand the social media network. The projected outcome is to create a strong buy local campaign in 2022.

Grants & Planning Services

The ACEA and CDC will retain a grant and planning professional to pursue additional funding for priority projects in the Revitalize Ducktown Plan. This firm would also provide planning services to ensure that the planning and zoning

Neighborhood Ambassadors

ACEA and the Ducktown CDC will partner with the ACSID to improve the environment of the Ducktown Neighborhood. The goal is to support two residents in gainful employment and show a visible impact in the neighborhood.

Ducktown CDC Community Outreach Coordinator

The Ducktown CDC will hire a full time Community Outreach Coordinator on a contractual basis. The coordinator will help develop neighborhood projects that solve neighborhood

problems and contribute to a strong sense of community.

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AtlantiCare Foundation

“Midtown in Motion”

Midtown in Motion is a diverse and highly collaborative project submitted by the AtlantiCare Foundation for NRTC 2021. This project includes 11 activities facilitated by AtlantiCare and many other boots-on-the-ground non-profits who serve the Midtown neighborhood. Approximately 4,500 people live in Midtown, with 39% of its families live below the poverty level. Only 11% of the occupied homes in the neighborhood are owner occupied. Midtown has a diverse population with 59% of residents identifying as Black, 16% White, 15% Hispanic, and 8% Asian. This is a neighborhood filled with vast potential and growing vibrancy, which will be greatly enhanced by the proposed housing, economic development, and neighborhood revitalization activities in NRTC 2021.

Funding Requested: \$540,000

Municipality: Atlantic City (Midtown neighborhood)

Applicant’s Website: www.atlanticare.org

Contact: Samantha Kiley, samantha.kiley@atlanticare.org
(609) 407-2249

Proudly, this application is driven by the Midtown community - not only because all activities connect to the Midtown in Motion Neighborhood Plan, but because many of the non-profits included in this proposal are located in Midtown. This includes the AtlantiCare Foundation, Atlantic County Improvement Authority, Metropolitan Business & Citizen Association, the Schultz-Hill Foundation, Atlantic Cape Community College, Stockton Small Business Center, Atlantic City Ballet, Atlantic City Arts Foundation, and the Orange Loop Neighborhood Association. In addition, all NRTC 2021 partners currently provide, or will provide through this proposal, jobs to local residents. All activities will implement priorities identified in the community-driven Midtown in Motion Neighborhood Plan. Project partners not yet mentioned include the Boys & Girls Club, Jewish Family Service, and New Jersey Community Capital. These organizations have worked collaboratively with AtlantiCare and each other through the Midtown Steering Committee since 2019. All activities can start immediately if funded and have a timeline of 12 months unless otherwise indicated in the “timeline” section of this proposal. We can say with confidence that all activities in this proposal are ready to proceed immediately.



Aerial view of the Midtown Neighborhood

This NRTC opportunity comes at a very pivotal time for the Midtown Neighborhood:

- Atlantic City’s August 2020 Unemployment Rate was 10.4%, the 3rd highest in the nation.
- Atlantic City has been especially hard hit by COVID-19, with a drop in over 8,000 jobs in the region over the past two years.



Midtown in Motion was completed in June 2021 after over a year of public meetings, resident surveys, focus groups, and stakeholder engagement. Midtown in Motion includes many community endorsed objectives that have been identified as critical for improving outcomes for neighborhood residents:

- **Housing Rehabilitation:** Establish a Home Repair Grant Program and Enhance Rent to Own Options
- **Residential Façade improvement program:** Implementation Activity – Promote the Beautification of the Neighborhood
- **Commercial Façade improvement program:** Implement Façade Improvements
- **Down Payment Assistance Program:** Provide Homeownership Incentives and Education
- **Microenterprises & Small Business Support:** Promote and Grow Entrepreneurship in Midtown
- **Clean & Safe Initiative:** Organize neighborhood cleanups, clean sidewalks, and similar events.
- **Streetscape Improvements:** Street Beautification and Streetscape Improvements
- **Expanding the Arts:** Creative Placemaking
- **Midtown CDC Capacity Building:** Employ Community Organizers and Outreach Teams
- **Grow & Strengthen Small Businesses:** Strengthen Local Businesses

Activities proposed include:

Housing Rehabilitation

Improving the quality of housing and advancing homeownership in the neighborhood plays a vital role in Midtown. Only 11 percent of the residential units in Midtown are owner occupied and a focus on housing development will impact the desired outcomes of Midtown in Motion. Through this program, 4 homes will be rehabilitated to meet code requirements. The homes will be improved to meet Energy Star standards, with all appliances being Energy Star certified and exterior façade improvements will be part of this program. Homes that are owned by Midtown residents will be the priority.

In addition, the AC-CDBG Office offers the City-Wide Rehabilitation Program (CWRP) designed to help property owners (particularly those with low and moderate incomes) correct issues with their property. The assistance is in the form of a five to 15-year deferred loan, which is forgiven at a pro-rated percentage each year. The loan is interest-free with no payment schedule.

Housing code violations are required to be addressed first. Applicants must own and live in the property or move into the property within 90 days of completion. Taxes and utilities must be current; if they are not, the owner must submit a plan acceptable to the City for addressing the issue. Flood/hazard insurance is also required. Repayment occurs only upon the sale of the property, death of the owners, filing of a mortgage foreclosure complaint by a prior mortgage, appointment of a receiver, eminent domain, or any other voluntary or involuntary change of title. There

will be well defined guidelines and eligibility requirements and a systematic application review that will include neighborhood resident participation. The process will have time constraints and documentation requirements at both application and completion.



We will endeavor to leverage our grants with State incentive programs for clean energy where possible. A committee of community residents will assist in designing/implementing the program, including reviewing applications and deciding which ones to fund. In contracting out the repair work, ACIA and the AC-CDBG office will ensure that some work goes to local contractors that are microenterprises, with five or fewer employees inclusive of the owner/principal. Additional funds will be allocated to rehab up to four properties acquired in the neighborhood by partner organizations. These homes will be available for rent to low-to-moderate income residents, who will have a rent-to-own option. Renters interested in owning the units would be paired with homebuyer assistance and education to enhance their ability to purchase and maintain these residences.

Residential Façade Improvement Program

Many homes in the Midtown neighborhood are showing signs of deterioration. Residents may not have the financial resources or the ability to make repairs or maintenance to preserve the homes and deter further deterioration. In addition, low-income residents have a difficult time in accessing funds for home improvements to keep their homes safe, as data shows that home improvement denial rates for minority homeowners are high, further limiting resources for such repairs. Midtown in Motion sees a need to improve the conditions of occupied housing by providing improvements for existing residents in the neighborhood. With ACIA, an improvement program will be implemented to provide residential facade improvements. It is anticipated that homes would benefit to improve conditions of occupied homes, complement streetscape improvements and support housing development on or around these blocks. The program will provide for improvements to include such items as: power washing of facades, capping of windows, carpentry repairs, painting, masonry re-pointing, new doors, railing replacements or repairs, porch improvements/repairs or replacements, stair repairs, light fixtures, house numbers and other facade repairs as needed. ACIA will conduct a review of each home and provide the residents with the eligible facade improvements identified. Five homes will be eligible for repairs. ACIA has the experience with façade programs and will be responsible for all aspects of the program from outreach, scope of work, engaging contractors, and project closeout.

Commercial Facades Improvements

AtlantiCare, working with the City of Atlantic City, ACIA, and CRDA will complete façade improvements to commercial properties. CRDA or ACIA will manage the entirety of this project, including, but not limited to, intake of eligible businesses, development of a scope of work and schedule, oversight of construction and necessary permits and quarterly and closeout reporting. Midtown has many business districts including the Orange Loop and Atlantic Avenue.

CRDA, business owners and partners will work together in a beautification initiative on the commercial corridors in Midtown to give the commercial district more vibrancy. This project fosters commercial revitalization and economic development as well as improves neighborhood conditions; helps to develop a more vibrant, walkable, mixed-use commercial district; and achieves the outcomes of transforming commercial districts into destinations for residents and out of area customers, increases employment for area residents, increases the number of commercial

opportunities, enhances the appearance of the neighborhood, and increases resident satisfaction with neighborhood open space. The projected outcome is to complete four facades per year.



Pacific Avenue, south of New York Avenue

Down Payment Assistance Program

AtlantiCare offers a down payment assistance program to assist its employees who are seeking to become first-time homeowners in Atlantic City. The initiative is a partnership between AtlantiCare and Address Yourself™, an affordable homeownership program by New Jersey Community Capital (NJCC). Participants' individual or family income must not exceed 120% of the median income for Atlantic County; they must be borrowing as first-time homeowners; and must use the home as a primary residence. Through the program, participants could receive funds towards purchasing in the Midtown neighborhood, eligible

toward down payment and closing costs. The NRTC funds would be used to expand this program beyond AtlantiCare employees to provide funds to up to four qualifying first-time homeowners who live or work in Atlantic City. Additional funds will be used to provide financial education (credit, budgeting, etc.) courses for residents who wish to become homeowners in the future.

Microenterprise and Small Business Support

A resident-led committee, supported by the Stockton Small Business Center and the Chamber, will issue grants to four neighborhood businesses and microenterprises to assist them with growing or starting up their businesses. Grant funds can be used for equipment purchases, improvements to retail spaces, or business-related education and training, including entrepreneurship training programs and business plan development/coaching. At least two of the grantees must be microenterprises, with five or fewer employees inclusive of the principal.



Mixed use renovations in the Orange Loop on New York Avenue

Clean and Safe Midtown Program

This program will enhance the social fabric and physical appearance of Midtown through community engagement activities of the Block Captains Initiative.

Streetscape Improvements/Creative Placemaking

The City of Atlantic City has secured funding to make major improvements along Atlantic Avenue in Midtown. AtlantiCare will engage with the city regarding the importance of including creative placemaking efforts as part of



Plans for KY and the Curb on Kentucky Avenue – future home of the African American Museum of South Jersey



these improvements and will engage in efforts across the neighborhood to increase sense of place through arts and culture.

Expanding the Arts in Midtown

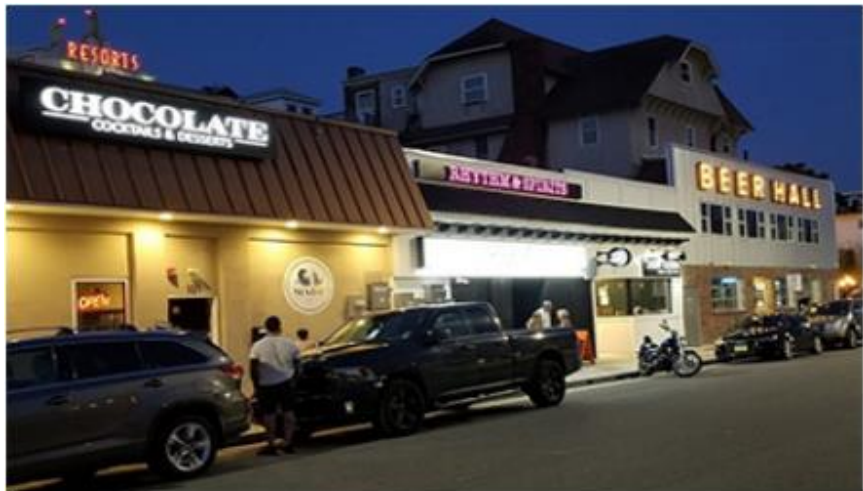
AtlantiCare and the Midtown CDC will work with the Atlantic City Ballet and the Shultz-Hill Foundation to activate at least one public space with performance art and dance, theater, and production training while employing 2 local artists. The project will engage Midtown residents in the opportunity to heal and express themselves through performance art right in their neighborhood.

Midtown CDC Capacity Building

The Midtown CDC has partnered with the Atlantic City Community Fund and will be applying for future grants from this and other organizations. These funds are designed to help build the capacity of the Midtown CDC to become a stronger voice and implementation agency in the neighborhood.

Grow & Strengthen Midtown Small Businesses

This program focuses on coordinated supports for small businesses in the neighborhood's commercial areas, including Atlantic Avenue and the Orange Loop. There is little collaboration between businesses or coordinated assistance for them. We will work with the Chamber of Commerce and the Stockton Small Business Center to implement online and in-person marketing initiatives to strengthen the unique brand of the district and attract customers and visitors.



Orange Loop on Tennessee Avenue

Midtown Community Outreach Coordinator

The Midtown CDC will hire a Community Outreach Coordinator. This individual will perform public engagement work and provide enhanced collaboration with the neighborhood in community building initiatives and support of public safety, infrastructure, and quality of life improvements. The coordinator will help develop neighborhood projects that solve neighborhood problems and contribute to a strong sense of community.

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Camden Community Partnership

“2022 Cramer Hill NOW! Revitalization Projects”

On June 2, 2021, the US HUD Secretary Marcia Fudge visited the Cramer Hill neighborhood in Camden to announce a grant to the City of Camden and Housing Authority of the City of Camden (HACC) for the Ablett Village/Cramer Hill Choice Neighborhoods Implementation (CNI) program. Camden Community Partnership (CCP) is honored to be a partner in the Neighborhood Implementation team, along with the Camden Redevelopment Agency and St. Joseph’s Carpenter Society (SJCS), for this transformational neighborhood development that was envisioned in the Cramer Hill NOW! Neighborhood Plan. The CNI grant presents a unique opportunity to leverage funding for critical neighborhood projects.

Funding Requested: \$985,000

Municipality: Camden (Cramer Hill neighborhood)

Applicant’s Website: www.camdencommunitypartnership.com

Contact: Kris Kolluri, kkolluri@camdencpinc.com
(856) 757-9154

CCP, formerly Cooper’s Ferry Partnership, has been a major influence in the vision and progress in Cramer Hill since the very first community meetings many years ago. The 2022 Cramer Hill NOW! Revitalization Projects build upon the momentum in the Cramer Hill community, where investments in infrastructure, parks, community centers, and schools, continue to uplift one of Camden’s most stable neighborhoods.

1) Rehab Housing Development

During the planning process for the Plan, residents expressed concern about "the great number of abandoned houses and continued concern about affordability for low- to moderate-income households". SJCS will transform 3 vacant and blighted properties into beautiful homes for 3 new families in Cramer Hill. One unit is currently owned by SJCS and two units are currently finishing up the process to be re-acquired by the City of Camden. The locations of the properties will be dispersed throughout the Cramer Hill neighborhood. The properties are:

- 2813 Polk Street – Block 900/Lot 84, 1040 sq ft, 3 bedrooms, 1.5 bath
- 2020 River Avenue – Block 854/Lot 12, 1225 sq ft, 3 bedrooms, 1.5 bath
- 913 N. 22nd Street – Block 855/Lot 69, 1000 sq ft, 3 bedrooms, 1.5 bath

All units are a complete gut rehab and will include new Energy Star rated appliances, including new refrigerator, stove, microwave and dishwasher, windows, a central air conditioner and gas heat. All units will be carpeted, feature numerous closets and hookups for washer and dryers.

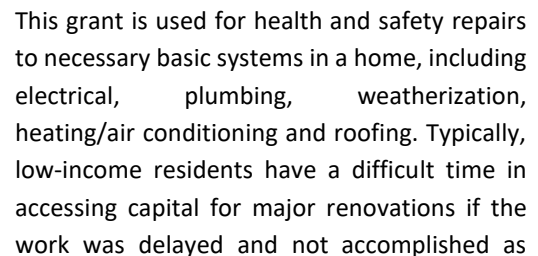
The Primary Market Area (PMA) of the Cramer Hill neighborhood has a population of 10,650 representing one-seventh of the total population of Camden. The vacancy rate, income levels and unemployment metrics in Cramer



Because of low supply of updated/renovated housing and the natural demand for homes because of SJCS's homebuyer education classes, the capture rate for this development is 2%. This is well below 10%, the maximum cap recommended for comparable projects. This capture rate suggests SJCS must sell one of their units for every 50 individuals available and willing to purchase. This pace indicates a high likelihood of project success.



Available to all eligible homeowners in Cramer Hill neighborhood



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The program is helping to achieve two results. The first is to stabilize clients' largest assets, their homes, and ensure that this portion of their investment portfolio (perhaps their only asset) is on solid ground. The second is to continue to stabilize the neighborhood. In achieving these two goals at once, Cramer Hill will continue its path to being a neighborhood of choice. In addition, this activity helps preserve existing homeowners, enhances the appearance of the neighborhood, and increases the home ownership rate.

3) Homebuyer Counseling

CCP is partnering with SJCS to host the Homebuyer's Academy for residents at a location in Cramer Hill, eliminating the need to travel outside of the neighborhood. After several years of creating housing opportunities in the City of Camden, SJCS realized that revitalization of the community not only requires the rehabilitation and sale of homes,



Homebuyer Academy class at SJCS's office
at 20 Church St, Camden

but also requires education and assistance to residents in how to become qualified and responsible homeowners. The Homebuyer's Academy was created in 1994 to address this. The Academy has two important and required components: one-on-one counseling and group education courses. The first series of classes is centered on Financial Fitness with an emphasis on budgeting, credit repair, and credit management.

The second series of classes is focused on Homebuyer Education including contracts, homeowner's insurance, obtaining and paying a mortgage, settlement, and becoming

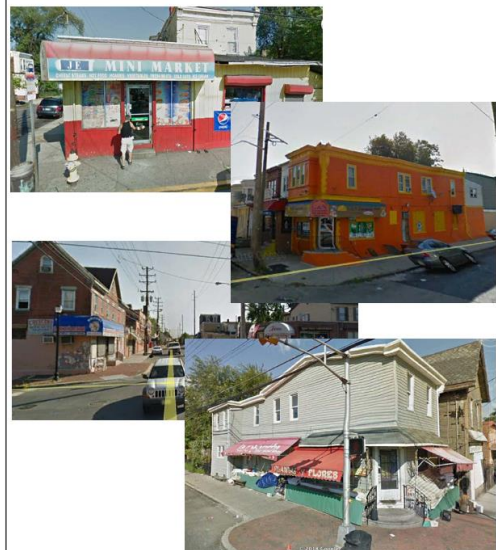
part of a neighborhood. Upon completion of both series of classes, the prospective homebuyer has access to one-on-one HUD approved counseling, where the counselor assists the homebuyer throughout the entire process of purchasing a home.

The Plan recommended the creation of a "Cramer Hill Housing Resource Center" that could provide a range of programs including "financial literacy courses and homeownership counseling". The Plan notes that these programs are often available in other parts of the city and focused on new homebuyers. As recommended, the Homebuyer's Academy will provide homebuyer counseling in Cramer Hill and will be open to anyone interested in purchasing a home (both new and existing owners). Additionally, supporting the needs of Cramer Hill's growing immigrants and foreign-born population, the classes will be provided in English and Spanish. Six Homebuyer's Academy classes will be held, serving 30 residents. Ten attendees will move on to one-on-one counseling.

4) Commercial Façade Improvement Program

CCP is partnering with SJCS to complete façade improvements to six commercial properties on River Avenue. Cramer Hill has one of the best commercial districts in Camden. However, the corridor can be unwelcoming or easily missed by outsiders. SJCS and other partners will work together in a "facelift" beautification initiative on the commercial corridors in Cramer Hill to give the commercial district

Cramer Hill storefronts along River Avenue that could benefit from Commercial Rehab Program
**no applications have been received from properties shown*



more vibrancy. Five Cramer Hill businesses will receive funds for physical improvements to their buildings, with an additional 20 businesses receiving improvements with leveraged funding from the HUD Choice Neighborhood Implementation grant.

The Commercial Façade Improvement Program fosters commercial revitalization and economic development as well as improves neighborhood conditions. This program helps to develop a more vibrant, walkable, mixed-use commercial district in the middle of Cramer Hill. Additionally, the program achieves the outcomes of transforming commercial districts into destinations for residents and out of area customers, increases employment for area residents, increases the number of commercial opportunities, and enhances the appearance of the neighborhood. Lastly, this program builds upon previous NRTC-funded efforts targeting the commercial corridor with clean and safe services, gateway signage, and neighborhood identification banners, and well as the recently constructed River Road Improvements Project to mitigate the impacts of truck traffic.

5) Green & Complete Streets: State St & Harrison Ave

One of Cramer Hill's primary gateways. Is E. State Street. It connects Cramer Hill to North Camden and the Central Business District via a bridge over the Cooper River. E. State Street intersects with Harrison Avenue, the street in closest proximity to the Delaware River and location of the Salvation Army Kroc Center and the new Cramer Hill Waterfront Park. During the planning process, both of these important thoroughfares were highlighted for their lack of pedestrian safety, excessive speeding, and overall poor conditions. Additionally, because of its proximity to the river, Harrison Avenue is prone to tidal flooding.

The Plan includes goals to "redesign State Street" and "redesign Harrison Avenue", with a specific recommendation to make these roadways "Green Streets". Via the Green and Complete Streets: State Street and Harrison Avenue Project, CCP will complete an existing conditions analysis, alternatives, and conceptual designs to implement green infrastructure, accommodate bicyclists, pedestrians, and automobiles, and address street flooding of Harrison Avenue (E State Street to 27th Street) and E State Street (Cooper River to River Avenue).



6) Community Arts & Culture

CCP, in partnership with the City of Camden, via Connect the Lots (CTL), will facilitate programming and public art in Cramer Hill to increase park usage, strengthen community connections, and provide opportunities for positive family interactions. Improving the quality of life in Cramer Hill is a major component of the Cramer Hill NOW! Neighborhood Plan. One of the recommendations from the Plan is to "create an attractive public realm" with the goal to "engage youth in community art projects". The Plan also includes goals to "improve existing parks" and "expand park programming for community events".

The goals of CTL are to engage Camden residents in neighborhood transformation, create safe nodes of activity, and to bring vibrancy to Camden's corridors and public spaces. A full CTL season typically engages over 19,000 residents with more than 100 opportunities to get outside and enjoy the vibrancy in 10 Camden parks.

In 2021, CCP brought a larger-than-life temporary public art installation called "Mechan 11" to Cramer Hill as a part of the "A New View-Camden" initiative. Located on E. State Street near the Cooper River, this art installation excited residents and attracted thousands of visitors.

Community Arts and Culture supports the goal to expand park programming for community events. Many residents expressed a desire to have more events in the neighborhood's parks that were more oriented toward the local community. CCP will work closely with residents to ensure optimal participation in a minimum of four outdoor events and programs. CCP will also work with the community to complete one public art project. Through these programs, CCP will provide over 250 residents with a chance to engage in healthy and family-friendly outdoor activities in their neighborhood, promoting a culture of health in Cramer Hill.

7) Community Building

To advance efforts of the 2022 Cramer Hill NOW! Revitalization Projects and future development in the neighborhood, CCP will bring together a coalition of involved residents, businesses, and institutions. This new coalition will help bridge the gap left by the dissolution of the Cramer Hill CDC, provide regular resident input on NRTC projects and guide future projects.

CCP will utilize existing networks, social media, and the Steering Committee created for the new Cramer Hill planning process to invite involved residents, businesses, and institutions to join the Cramer Hill Coalition. CCP will convene a minimum of four regular meetings of the Coalition that include progress updates on NRTC projects, discussions on neighborhood issues, and other topics of interest, engaging at least 50 people. Stipends to resident participants and community organizations, meeting supplies, etc., as well as personnel to facilitate and oversee the Coalition will be paid for by NRTC funds.



8) Trail Construction - Waterfront Park Trail Connector

The Cramer Hill Waterfront Park Trail Connector will be a critical link along the Cramer Hill waterfront segment of the Circuit Trails, connecting the terminus of the half-mile long trail being constructed as part of the development of the Cramer Hill Waterfront Park to Harrison Avenue. The connector will utilize the existing right of way (24th St. between Harrison Ave. and the Delaware River) and the eastern edge of the Salvation Army Kroc Center property to connect the terminus of the Park trail to the existing street grid. The Cramer Hill Waterfront Park Trail Connector is a 290' multi-purpose, off-road trail which will connect the terminus of the .77-mile-long waterfront trail in the Park, completing a link in the Circuit's Delaware River Heritage Trail.

The Cramer Hill Waterfront Park Trail Connector project supports the Cramer Hill NOW! Neighborhood Plan goal to "make Cramer Hill bike-accessible" by establishing "a multi-use recreation trail network." NRTC funding will be utilized to fund the project management and construction oversight of the project, leveraging construction funding from DVRPC and Camden County.

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Camden Lutheran Housing “My North Camden NRTC 2022”

“My North Camden!” is a diverse and highly collaborative project submitted by Camden Lutheran Housing, Inc. (CLHI) and six of our local partners for NRTC 2022 funding. This project includes 11 activities that will increase homeownership, raise area incomes, increase employment opportunities, and spark economic development in North Camden, within Census tracts 6007 and 6008.

Funding Requested: \$985,000

Municipality: Camden (North Camden neighborhood)

Applicant’s Website: www.clhi.org

Contact: Brandi Johnson, bjohnson@clhi.org
(856) 342-8088

Surrounded on three sides by water, North Camden is a community with vast potential and growing vibrancy! The population is approximately 7,800, with over 90% of residents being African American or Hispanic, specifically Mexican, Puerto Rican, and Dominican. Approximately 80% of all North Camden households are low to moderate income. As North Camden’s capital infrastructure improves - bringing gorgeous new roads, sidewalks, and parks – investments in housing, supportive services, and the people of the community is more important than ever to ensure an equitable future in North Camden.

This application is dedicated to the community’s vision of revitalization. This includes:

- development without displacement
- community control over development
- increased homeownership
- increased employment opportunities

All activities included in this application are shovel-ready and able to proceed immediately, with a timeline of 12 months unless otherwise indicated.

HOUSING ACTIVITIES

Through **“CLHI Affordable Homeownership,”** CLHI will work with licensed realtor Tamie Pettiford to identify and acquire two residential properties; hire a contractor to rehabilitate the homes; and sell the homes to income-qualified first-time homebuyers making 120% or less of Area Median Income (AMI). There are many unoccupied, degrading homes in North Camden, on and off the market.

Additionally, there is a growing wait list of households who completed first-time homebuyer training and credit counseling, who want to buy in North Camden. This activity will further the Housing objectives of the NRTC Plan by “helping to increase the homeownership rate by 15%, helping to grow the residential population in North Camden by 15%, and increasing residential density as housing is rebuilt by 5%.” It will also “increase the diversity of household income,” as the 81-120% portion of AMI is considered “emerging market,” which will help increase the median household income in North Camden. All of these are desired outcomes of the NRTC Plan.

Through **“Respond, Inc. Affordable Homeownership,”** Respond, Inc. will rehabilitate two unoccupied rowhomes that they own and sell them to income-qualified first-time homebuyers making 120% or less of AMI. This will be the first



Respond, Inc. Affordable Homeownership (housing rehab)
818-820 N. 5th Street

affordable homeownership project conducted by Respond, an organization that has served North Camden for over 50 years.

Under the new leadership of Executive Director Vance Lofton, Respond is addressing the critical need for more homeownership and quality housing in North Camden. This activity will help to increase the homeownership rate by 15%, helping to grow the residential population in North Camden by 15%, and increasing residential density as housing is rebuilt by 5%. It will also “increase the diversity of household income,” as the 81-120% portion of AMI is considered “emerging market,” which will help increase the median household income in North Camden.



CLHI

Affordable Home Ownership at Various Locations

Through “**CLHI Decorative Board Up**,” CLHI will work with the nationally recognized nonprofit The Neighborhood Foundation (based in Chicago) to complete Decorative Board Up on vacant, boarded and abandoned houses and other blighted structures in North Camden. This will be the seventh consecutive year that Decorative Board up has taken place in North Camden. We will revisit and touch up, repaint and replace boards as necessary on the previously completed 140 properties which were included over the last seven years. This activity will remove graffiti on vacant and occupied buildings, reducing physical blight.

This activity will address the Public Safety goal of demolishing or safely boarding all unsafe properties and increase residential density as the market for housing is rebuilt with the total number of units increasing by 5%.



CLHI Decorative Board-up
at Various Locations

We have seen from previous years that this activity stimulates reinvestment in North Camden, preserves housing for rehabilitation, and improves aesthetics which increases sales and rentals in the community. This effort also supports brightening and beautifying the neighborhood as well, with a great deal of support and enthusiasm from local residents!

ECONOMIC DEVELOPMENT ACTIVITIES

Through ***"Hopeworks CRIB for Camden Youth,"*** Hopeworks will provide housing for 10 Camden youth enrolled in college or a technical school/program, with rent (\$350/month) that is drastically less than that of a dorm or private



Hopeworks CRIB for Camden Youth
Located at 517-519 State Street; 519 State Street shown above

rental housing. In addition, all rent paid by CRIB youth goes into a personal savings account that is returned to them when they leave the CRIB, giving them savings for security deposits a down payment on a new home! CRIB youth will have access to mentors, collaborative study environments, and a safe and stable home.

In addition, Hopeworks will provide 10 CRIB youth with career coaching. Eight youth will receive living wage positions. This activity will reduce the percentage of "at-risk youth (not in the labor force)" by

10%; reducing unemployment, creating jobs, increasing access to jobs, and creating business activities. It also supports increasing population growth in North Camden by 15% as it attracts Camden youth from all over the city to live in North Camden.

Through ***"Respond, Inc. Auto Tech,"*** Respond, Inc. will offer Automotive Tech training to individuals who are interested in becoming certified auto technicians. This activity will focus on workforce development and access to high quality credentials to help residents find permanent, gainful employment. Training includes instruction in hard skills such as technology fundamentals, brake systems, engine performance, engine repair, steering, suspension, and automatic, manual and electrical systems as well as soft skills and financial literacy.



Respond, Inc. Culinary Arts & Auto Tech Training Program
located at 800 Erie Street

The Automotive Technology Training program will conduct one (1) class with maximum 12 students. Upon completion of the course students will receive the Automotive Light Repair (ALR) Credential and will be career ready. This activity will increase the percentage of adults over 25 in the labor work force by 10%, by reducing unemployment, including creating jobs, increasing access to jobs, creating business activities, and strengthening existing neighborhood-based business enterprises.

Through ***“Respond, Inc. Culinary Arts,”*** Respond, Inc. will educate, train, and facilitate workforce readiness with qualified instructors and state of the art kitchens in their New Worker Center at 8th and Erie St. in North Camden. This program will equip area residents with skills needed to achieve gainful permanent employment. Respond will train up to 10 students in a 16-week Culinary Training program. Students who complete the program will be eligible to take the ServSafe certification test and obtain gainful employment in the culinary industry. This activity will increase the percentage of adults over 25 in the labor work force by 10%, by reducing unemployment, including creating jobs, increasing access to jobs, creating business activities, and strengthening existing neighborhood-based business enterprises.



**Respond, Inc. Culinary Arts Training Program
located at 800 Erie Street**

SUPPORTIVE SERVICES

“CLHI Community Initiatives” will enhance the social fabric and physical appearance of North Camden through community engagement activities associated with the Block Supporter Initiative, North Camden Community Gardens, and Change the Message campaign. CLHI will host five block clean-ups and two family-friendly events, will hire at least 3 neighborhood residents, and engage at least 100 residents as volunteers. CLHI will maintain 10 vacant lots and one community garden and will post positive billboards year-round in six locations to promote resources for local families. Collectively, these activities will support resident participation in a community meeting, clean-up, art project, celebration, or other organized community activity.



**CLHI Community Initiatives
at Various Locations**

This initiative will support 3% of neighborhood residents will retaining new jobs that are created within North Camden. The Block Supporter Initiative will also support public safety by ensuring 50% of unmaintained vacant land will be cleared, seeded, and well-kept until a permanent use is found. Key North Camden gateways will be enhanced to create a sense of arrival by increasing the presence of streetscape enhancements and plantings.

Through **"CCHS American Revolution Museum of Southern NJ,"** the Camden County Historical Society (CCHS) will complete Phase One of transforming the Benjamin Cooper House, built in 1734, into the proposed American Revolution Museum of Southern New Jersey. Phase One will include at least one community engagement session, pre-development designs/renderings, and basic construction/stabilization of the exterior of the building. The Benjamin Cooper House located at 60 Erie Street in North Camden, and once home to William Penn's Society of Friends meeting, sits as a historical relic that pre-dates the American Revolution. Constructed by William Cooper – the founder of present-day Camden, NJ – the tavern has been recognized by U.S. Congress on the list of American Battlefields and Historical Sites, as of 1993.



The restoration of Cooper House calls for converting the inn into the American Revolution Museum of Southern New Jersey. The museum is committed to celebrate and preserve Camden's synergetic history with the American Revolution, restoring landscape trail and as a North Camden This activity furthers the developing the at the Benjamin Cooper



Camden County Historical Society
American Revolution Museum at 75 Erie Street

It will also further the Outcome that "25% of residents will report community meeting, celebration, or other activity" by "increasing as well as the number of

and meetings for residents to participate in" and the Circulation and Infrastructure Outcome that "key North Camden gateways will be enhanced to create a sense of arrival."

the exterior creating accessibility community center. NRTC Plan by proposed park plaza House on page 129.

Human Capital Plan neighborhood participating in a clean-up, art project, organized community levels of participation community events

Through **"CCP North Camden Mobile Garden,"** CCP will build a modular mobile garden, artfully decorated with help from North Camden residents. It will be constructed by a team of professional artists and apprentices, built to add vibrancy to vacant lots and parks in North Camden and business corridors. The mobile garden will highlight Camden's challenges with environmental justice and the importance of inclusive urban renewal.

It will attract residents to public art, train new artists, and spark conversations. CCP will employ 2 Camden-based artists, engage 25 residents in 2 community art workshops, construct the mobile garden, and operate the garden on 4-6 sites in North Camden. This activity will further the Human Capital Plan Outcome that "25% of neighborhood residents will report participating in a community meeting, clean-up, art project, celebration, or other organized community activity" by "increasing levels of participation as well as the number of community events and meetings for residents to participate in" and the Circulation and Infrastructure Outcome that "key North Camden gateways will be enhanced to create a sense of arrival."



**CCDA Community Development Advocacy
Neighborhood-wide**

Through **“CCDA Community Advocacy,”** Camden Community Development Association (CCDA) will advocate for policies, funding, and programs at the city, county, state, and federal level that support the community development goals of North Camden. CCDA will hold quarterly meetings with its membership and at least 4 meetings with CLHI to discuss North Camden specifically. CCDA will meet with or correspond regularly with government officials.

“Taking Care of Me,” which will support women who are struggling with their emotional health due to the stresses of everyday life. These women will include but not be limited to single mothers, grandmothers taking care of grandchildren, and women who have lost a loved one due to violence. Often women are taking care of others and not taking care of themselves. This activity will encourage healthy self-care and empower women to practice self-care and therefore be a better caretaker to others.

GFS will provide a weekly women's support group, offering 48 clinical hours led by a master's degree social worker. Additionally, GFS will provide 200 clinical hours of individual counseling to women in North Camden, offering 1-12 sessions per person. This ensures that “neighborhood services serve the neighborhood,” empower community members through improved access to information and services and focusing on families of young parents as the future of North Camden.



**Guadalupe Family Services
“Taking Care of Me” located at 509 State Street**

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Catholic Charities, Diocese of Metuchen

“Unity Square Neighborhood 2022”

For over a decade, Catholic Charities, Diocese of Metuchen, has successfully implemented the stated objectives of its Neighborhood Plan in the Unity Square Neighborhood of New Brunswick, New Jersey. With its key partner, Metuchen Community Services (MCS), this needs-based revitalization project continues to build upon previous

achievements, which have empowered residents to organize and advocate for themselves, addressed crucial housing and health needs, and improved the quality of life for families in this neighborhood.

Funding Requested: \$655,900

Municipality: New Brunswick (Unity Square neighborhood)

Applicant's Website: www.ccdom.org/usq

Contact: Jennifer Hinton, jhinton@ccdom.org, (732) 659-1056

New and continuing initiatives will continue to respond to rapidly

changing dynamics in the community, including the immediate and long-term needs arising from the current COVID-19 pandemic and its effects on an already distressed community. Plan priorities will include addressing rental and housing conditions, limited employment opportunities and significant food, health, and psychosocial insecurity.

HOUSING AND ECONOMIC DEVELOPMENT

Objective One: Rehabilitation of Distressed Housing



Through continued partnership with Community Asset Preservation Corporation (CAPC), this objective's goal is to rehabilitate distressed and/or abandoned properties in the Unity Square neighborhood. The properties will be targeted and developed so as to be affordable to neighborhood residents. Rehabilitation, rental and/or sale of the properties will be carried out and completed as part of this grant.



Objective Two: Housing Resource Center (HRC)

At the heart of the Housing Resource Center's work is education, assistance, and advocacy for neighborhood residents regarding issues related to tenant rights and responsibilities. It also acts as a referral source for tenants who are more likely to be vulnerable to restrictive or complicated leases, substandard housing conditions, and abuse of city rental ordinances and policies. The HRC will continue to increase its impact through informed counseling and increased communication with city offices regarding housing rental policy, lease mediation and health concerns. A

recent addition to the Housing Resource Center has been the piloting of a city "satellite office," whereby housing inspectors and personnel from the Rent Control Office meet residents at the Center for consultation monthly, thereby increasing access by residents to immediate action.

Services will continue and expand, with particular emphasis on efforts related to post-COVID realities in the housing and rental markets.

Objective Three: Job Skill Training and Certification

As indicated in the Neighborhood Plan, economic development in the neighborhood is difficult and highly dependent on the availability of proper occupational training. Local organizations such as Elijah's Promise have long supported the local workforce and uplifting of the community through culinary training and the provision of healthy food to unemployed and homeless residents.

By partnering with Elijah's Promise, eligible participants for the SERV Safe certificate at the Elijah's Promise Culinary Institute will enable them to obtain certification in food handling. In addition, individuals will complete on-site apprenticeships in culinary skills at Elijah's Promise, enabling them to support activity in the kitchen due to increase food insecurity in the neighborhood while providing rapid employment to low-income earners

Objective Four: Assistance to New Drivers

In December 2019, Governor Murphy signed a new law to expand access to standard driver's licenses to more residents in New Jersey. Workers who are low-income and/or hourly wage earners are often faced with critical choices regarding transportation and job opportunities. This program, provided by staff and interns from Holy Family Parish, has been widely received and utilized by dozens of residents. This objective will continue to provide residents who are eligible under the law to receive assistance with tutoring for the written driving test, behind the wheel training, and application for a driving permit/license.

SOCIAL SUPPORTIVE SERVICES

Objective Five: Community Programs, Activities and Organizing

- ***Immigration Services (CCDOM):*** Unity Square is accredited By the Department of Justice, Office of Legal Access Programs to provide immigration services. Provision of legal services will be located and offered to members of the Unity Square community through Catholic Charities' Immigration Services Program. The attainment of immigration benefits will contribute to greater family stability and security in the community and will potentially benefit families who are pursuing greater economic opportunity. Weekly appointments and workshops will be extended and expanded as immigration law and policies evolve on the local and federal level.
- ***Social/Mental Health Programs:*** Through Unity Square's collaboration with Holy Family Parish, a co-founder of Unity Square and longtime partner in the first Neighborhood Plan, social support programs and seminars that focus on women's empowerment and psychosocial health for both adults and children have been regularly provided. Staff of Holy Family Parish will continue to provide referrals for related services at Unity Square and the Center will serve as a physical site for the mobile van health screenings offered by Saint Peter's University Hospital to residents.
- ***Community Gardens:*** Individual plots have been available to residents at the Landers Garden and at Feaster Park for over 15 years; both sites are located in the Unity Square Neighborhood. Sixteen new

plots have recently been rebuilt at Feaster Park (at the corner of Hale and Throop Streets) and 16 plots have been refurbished at Landers (220 Suydam Street). These gardens will continue to support healthy eating options, family cohesion, and agriculture education for individuals who maintain the plots with Unity Square staff.

- **The Community Center** has become a welcoming gathering place for celebration, education and recreation for residents, especially for young families. A variety of seasonal and cultural events have been offered throughout the years, most recently subject to CDC guidelines for safe gathering during the COVID pandemic. Programming options each year have included health awareness, education and safety programs offered in cooperation with county and local non-profits and organizations. Family celebrations will continue to be offered as COVID health restrictions permit.
- **Community organizing** has been a priority of the Neighborhood Plan for over a decade and intentional leadership development has resulted in the emergence of men and women who are able to articulate community needs and direction for appropriate change. An increase in wage theft applications has been identified and education/legal redress programs will be offered to those seeking restitution. Community leaders have also stated the need for a cleaner neighborhood; continued programming with the New Brunswick Dept. of Public Works regarding proper recycling and street clean-ups will be planned and implemented.

Objective Six: Choice Food and Resource Center

Recent statistics indicate that one in eight residents in Middlesex County and one in three students at Rutgers University (on border of Unity Square) experience food insecurity. In the Unity Square neighborhood, low-income families and individuals who are unable to access public assistance are often faced with making choices between purchasing quality groceries and providing for other essential needs. Since the COVID-19 outbreak in early 2020, New Jersey's projected increase in food insecurity is 56% from the pre-pandemic level of 774,000 food-insecure people. That exceeds a 46% national increase, as well as the 45% rises for both New York and Pennsylvania.

There are 15 food pantries that serve the residents in the City of New Brunswick. Three are in the Unity Square neighborhood. Staffed almost entirely by committed volunteers, food pantries currently experience instrumental challenges such as limited space and accessibility to residents, particularly those who work during the day.

The public elementary schools located in the Unity Square neighborhood address food needs in the student population through free lunch programs and share tables. However, weekend and summer food programs are also greatly needed.

In June 2019, Unity Square, Catholic Charities began initial conversations with the Feeding New Brunswick Network (FNBN) and the Office of the Mayor of the City of New Brunswick regarding a proposal to address food insecurity, enhance existing social services, and support economic development by increasing the full-service capacity of the Unity Square Community Center.

The Mayor of New Brunswick and the FNBN has requested that Unity Square Community Center serve as a centralized client choice food pantry, which would become the Choice Food and Resource Center (CFRC). This opportunity to incorporate food distribution as a program for residents would provide regular and accessible nutrition assistance to residents, particularly those who are within walking distance. The CFRC would not only provide a much-needed service but would encourage Unity Square residents, who have not historically done so, to visit the Center. This opportunity for more residents to avail themselves of social services and programs, seek resources and voice concerns would also increase social cohesiveness, a key objective. New and expanded programs

would build upon the expressed needs of resident visitors and available resources. Local businesses would also experience increased visibility, thereby encouraging greater willingness to participate in Center initiatives.

In April 2020, emergency food began to be distributed at the Center to residents one day per week. Because of social distancing constraints, the client choice model was not implemented; instead, clients received a grab and go bag of meat, dairy, produce and canned goods. In the past 18 months, over 1,700 households and over 6500 residents (almost 50% being children) have received emergency supplies at an average of 15 lbs. per bag. With 20-30 new clients per week, the need has increased significantly in light of the extended effect of the pandemic. As of July 2021, distribution has now increased to two-three days per week to an average of over 400 clients per week.

Anticipated partnerships with two local food pantries, Christ Episcopal Church and Emanuel Lutheran Church in New Brunswick, will increase delivery capacity and outreach to a broader population for food distribution and related services.

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**Community Loan Fund of New Jersey, (a/k/a New Jersey Community Capital)
“East Trenton Collaborative 2022”**

This NRTC Project Application, East Trenton Collaborative 2022, continues the revitalization of the East Trenton neighborhood of Trenton, NJ:

- Promote a community-driven neighborhood planning process
- Increase the supply, accessibility, and quality of affordable housing available to neighborhood residents
- Increase the number of local businesses that provide goods and services to local residents, and local employment opportunities
- Increase the supply, accessibility, and quality of public services to neighborhood residents including recreation, open space, education, social services, etc.

Funding Requested: \$985,000

Municipality: Trenton (East Trenton neighborhood)

Applicant’s Website: www.newjerseycommunitycapital.org

Contact: Jason Rowe, jrowe@njclf.com, (732) 640-2061

The project leverages outside funding, the neighborhood’s assets, and the support of the City of Trenton. It also supports the development and expansion of microenterprises.

In **Objective 1, Housing Rehabilitation**, NJCC, through its development subsidiary Community Asset Preservation Corporation (CAPC), will rehabilitate three abandoned single-family homes it is acquiring from the City of Trenton into affordable homeownership opportunities. This Objective continues CAPC’s momentum in rehabilitating neighborhood properties. Within just the last 4 years, CAPC has rehabilitated 11 housing units in East Trenton, including 8 single-family rehabs similar to the projects proposed in this Objective. In completing these rehabs, CAPC will leverage its own equity and financing.



Objective 2, Homeownership Repairs

NJCC will facilitate the completion of repairs on 15 owner-occupied homes in East Trenton. Repairs will address code issues, health and safety concerns, energy efficiency, and other essential maintenance and improvements. These repairs increase the quality of the neighborhood's existing affordable housing stock and promote homeowner retention by allowing lower-income homeowners to continue repairing and maintaining their homes.

Eligible homeowners will earn less than 80% of County Median Income. A committee of community residents will assist in designing and implementing the program, including reviewing applications and deciding which ones to fund. In contracting out the repair work, at least 50% of the work will go to local contractors that are microenterprises, with 5 or fewer employees inclusive of the owner. Prior operation of this home repair program has been very successful, yielding improvements on over 65 neighborhood homes within the last 3 years.

Objective 3, Youth Employment

Building on five years of past success, partner organization Urban Promise Trenton will place East Trenton youth, ages 14 to 18, in paid internship positions at neighborhood microenterprises and local nonprofit organizations, where they will learn through on-the-job experiences. Program participants will also engage in regular enrichment and service-learning activities run by Urban Promise Trenton. When they finish the program, participants will be supported in their continued advancement to college or an apprenticeship program. The program will have a summer cohort of 15 youth, and an academic-year cohort of 10.

Objective 4, East Trenton Library Community Center Restoration and Fit-out

The Objective will complete the fit-out of the renovated first floor of the historic library building, originally constructed in 1796, and allow this community asset to reopen to public use for the first time since 2009 as a community and



educational space. The East Trenton Library Community Center will host both

traditional library materials and community programs run by City of Trenton, NJCC, and other partners. Programs at the Library Community Center will focus on adult education, employment training, and entrepreneurship training.



Construction work on Phase I of the rehabilitation of the East Trenton Library, a project led by CAPC in collaboration with the City of Trenton, is projected to begin in November 2021 and conclude in early 2023. The fit-out will immediately follow, and consist of furnishings (tables, workstations, desks, and chairs), shelving, computers, presentation equipment, books and other reading and educational materials, window treatments, and floor coverings. The completed fit-out will allow the Library Center to open its doors to the public in the first half of 2023.

Objective 5, Community Participation

Through this Objective, partner Urban Promise Trenton works with NJCC program staff to run a community-organizing program that will expand the breadth and the depth of community participation in the East Trenton Collaborative revitalization effort. This community organizing program, which has expanded over the past four years from a part-time organizer to two full-time community organizers, will build a grassroots leadership cohort of 30 neighborhood residents, who will plan and lead issue- and activity-focused workgroups.



These leaders will help plan and facilitate at least 80 community meetings and community-improvement activities during the grant period. The strength of this community organizing program can be seen in the high level of community resident participation and the accomplishments achieved over the last 18 months, despite the COVID pandemic.

Objective 5 also continues the activation of the East Trenton Center as a hub of neighborhood activity, services, programming, and social capital. Once the pandemic is finally suppressed, the Center will host over 250 events and activities over the grant period and will host an afterschool program run by partner Urban Promise Trenton.

As NJ's largest Community Development Financial Institution, with over 30 years of experience, NJCC has the track record and capacity to tackle this Project as the East Trenton Collaborative's lead agency. NJCC has a sound fiscal and administrative infrastructure, experienced staff, and extensive capacity in community development strategy and implementation.



Collaborative partner Urban Promise Trenton, participating in its fifth NRTC project in East Trenton, has shown an ability to successfully complete its NRTC responsibilities. Through its work as part of the East Trenton Collaborative, Urban Promise Trenton has built a talented organizing and community development team, and the organizational capacity to take on greater neighborhood revitalization activities.

The Project also counts on the support of the City of Trenton. The City is a major partner in the restoration of the East Trenton Library, investing City funds into Phase I of the site's restoration. The City is also facilitating the acquisition of 3 City-owned abandoned homes for rehabilitation under Objective 1 of this Project. Mayor Reed Gusciora regularly collaborates with East Trenton Collaborative community leaders and staff on a wide range of issues.

This Project addresses both physical and economic distress. Its activities address the distress criteria outlined in the 2014 NRTC Program Rules by alleviating poverty by increasing household income and assets; increasing access to affordable housing; and enhancing the quality of life in the neighborhood.

Lastly, this Project incorporates efforts to develop and expand local microenterprises into 2 of its Objectives. Objective 2, Homeownership Repairs, directs a minimum of 50% of the repair work to local contractors that qualify as microenterprises. In Objective 3, support for microenterprises occurs within the context of a workforce development and job training program, with the Youth Employment program placing neighborhood youth as interns in microenterprises at no cost to the enterprise.

On behalf of the resident leaders who are the driving force of the East Trenton Collaborative, we thank you for considering this project and look forward to achieving its impact.

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Elizabeth Development Company of NJ/Midtown
“Historic Midtown Holistic Neighborhood Solutions Project II”

Funding Requested: \$611,700

Municipality: Elizabeth (Historic Midtown neighborhood)

Applicant’s Website: www.edcnj.org

Contact: William O’Dea, wodea@edcnj.org, (908) 289-0262

This application is timely as progress toward fulfilling previous objectives has been made and we are now in a period of transition as we prepare a new plan for the Midtown neighborhood. The last 18 months have been extremely challenging for all due to the effects the COVID-19 pandemic. In the case of our Midtown neighborhood the negative economic and social effects brought on by the pandemic were improving over this time only to receive major economic blow with Hurricane Ida in early September 2021. Four neighborhood residents sadly

perished during the storm and 600 residents were displaced. We hope the continuing support of the NRTC program will allow us to build on the progress already achieved.

YWCA – Union County - Completion of New Headquarters

As per our previous request FY 2021, that was awarded, The YWCA Union County is rebuilding their headquarters in the heart of Midtown and serves thousands of clients a year. This includes families residing in shelter, supportive housing, and clients served through counseling, case management, court advocacy, workforce development, and children’s programming. The 24-hour hotline alone handles over 2,000 calls each year. Some 2,000 people receive training in domestic violence and community/professional education, to better understand the needs of this population. With 1 in 3 women being victims of domestic violence, and an estimated 1 in 7 men, it is critical that social service agencies, law enforcement, educators, and others in the community understand this issue. As the only agency providing targeted services, the YWCA supplies a critical demand. The new building on East Jersey Street will also provide safe and secure residential housing for victims, as an average of 80 women and 100 children have been served annually. The new residential component has a larger capacity than the prior building.

Our partnership with the YWCA has strengthened over the past 12 months as the General Contractor of the project, Pinnacle Development Group, whose main office is in our E’port neighborhood, is also a placement partner with EDC on its NJBUILD program sponsored by the New Jersey Department of Labor and Workforce Development and has hired several program participants on their projects. We estimate at least 5 full-time construction jobs being created over the next 6-months as the project ramps up.

Once completed the YWCA and EDC will partner to use the new space to hold events and info sessions for its Workforce Development programs that are aimed at creating career opportunities for women by providing related services, training, and placement assistance.

Midtown Micro-Enterprise Assistance Program

The second activity is the micro-enterprise grant program to be administered by Elizabeth Development Company (EDC). EDC has also recently been approved for a grant from the NJEDA to provide technical assistance to Elizabeth micro businesses and help pay off interest on new loans. We plan to leverage this resource with a potential NRTC award. Many micro-enterprises are located in Midtown. EDC will target marketing in the Midtown NRTC neighborhood. EDC will conduct phone, social and print media, email, and in-person outreach to neighborhood businesses. We anticipate 8-10 micro-enterprise loan/grants in the neighborhood.

Midtown Redevelopment Area:

1. **Vinty:** adjacent to the NJ Transit Midtown Elizabeth Train Station in the Historic Midtown NRTC Neighborhood,
 - a. The first phase of Vinty, a mixed-use development, is under construction and will have 267 residential units, first floor retail, and second floor offices space upon completion. The second phase not yet under construction will include over 260 residential units.



EDC, following its existing financial programs model, will establish a competitive application process where micro-enterprises of 5 or less employees can apply for grants and/or loans. Despite the pandemic major investment has continued in the neighborhood creating opportunities for existing and new business owners. Vinty, comprising the main development parcels in the City of Elizabeth's Midtown Redevelopment Plan is almost complete. This development includes 37,000 square feet of new retail space. Previous investment by Union County College, the Elizabeth Parking Authority, and now NJTRANSIT has drawn strong commercial interest in the neighborhood.

EDC will offer technical assistance to micro-enterprise applicants including business plan preparation, financial programs application assistance, and ensure they are certified as M/WBE with the State, County, Federal Government, the PANYNJ if eligible.

EDC's focus is on job creation and training and successful applicants will be required to create at least one to two full-time positions. We will tie this program into our existing Workforce Development programs in order to create opportunities for Midtown residents. We will encourage and award points in the scoring rubric to micro-enterprises that fall within targeted industries in the State's Economic Development Plan which include, clean energy, life sciences, advanced transportation logistics, non-retail food and beverage, advanced manufacturing, film and digital media, professional and financial services, and technology.

Music and Arts Education

The Institute of Music for Children (IMC) engages children and youth in artistic expression and the creative process. Guided by our vision of HARMONY (Helping Achieve Responsible, Motivated, Optimistic, Neighborhood Youth), IMC is building a community of high-achieving citizens who are arts lovers and arts makers through professional instruction, mentorship and family engagement. Governed by a six-member Board, the Institute is headed by award-winning educator Alysia Souder and staffed by some of the nation's best teaching artists.

Serving more than 1,000 at-risk and under-served children each year, IMC operates after school, Saturday, summer and community programs. The academic, social and health benefits of the arts are well understood and especially important to children who are poor, vulnerable and under-served.

The Institute is successful in our work because of the trust we build with our children and families and the tight bond we build with our partner organizations in the arts and youth development more broadly. The Institute relies on our relationships with the Elizabethport Presbyterian Center, RESTORE Ministries, the City of Elizabeth Department of Recreation and the YWCA's Domestic Violence Program.

The Institute will serve 15 students from the Midtown neighborhood of Elizabeth who are qualified as low-income based on the HUD annual formula. The program will run January 1 – December 31, 2022, providing each student with opportunities for quick trial or deep immersion in more than 40 art forms including:

- Instrumental Music: Piano, Percussion, Guitar, Violin, African Drumming
- Performing Arts: Hip-hop, Step Dance, Voice, Acting, Modern Movement
- Related Arts: Culinary Art, Studio Arts, Fashion Design, Graphic Design, Creative Writing, Electronic Music Production, Anime and Cartooning, Film Production

The Institute's programming is flexible, and can operate on a remote, in-person or hybrid basis as needed. The Institute also has a 16-person passenger van so we can transport children who would not be able to access our programming otherwise.

Midtown Beautification

The fourth activity is a partnership with Groundwork Elizabeth (GWE) and the Economic Development Arts Council to implement an effort to maintain the appearance of the neighborhood.

This will include the participation of GWE's "Green Teams" of local youth working on various community projects such as landscaping, planters and organizing regular community clean ups. It will also involve the Economic Development Arts Council in an effort to promote neighborhood arts projects and murals location in the neighborhood, especially in the neighborhood's gateways. This will also include EDC efforts to assist the neighborhood transition to the implementation of the Plastic Bag Ban, the State Law that takes effect in May of 2022. We also anticipate that these efforts to beautify the neighborhood's commercial areas will be addressed in EDC's development of the Zone Assistance Plan, a requirement of the new UEZ legislation that was signed in August.

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Garden State C.D.C. “I Love Greenville Community Plan 2021”

Following are the proposed projects/activities:

Rising Tide Capital- Creating Affordable Commercial Retail Space at 167 Claremont Avenue

Rising Tide Capital is seeking funding to complete the renovation of a commercial space at 167 Claremont Avenue, to provide affordable retail space directly along the MLK commercial corridor. Rising Tide is currently negotiating a

Funding Requested: \$422,000

Municipality: Jersey City (Greenville neighborhood)

Applicant's Website: www.gardenstatecdc.org

Contact: John Restrepo,

jrestrepo@gardenstatecdc.org

(201) 209-9301 x304

partnership with the Coalition for Food and Health Equity, a local nonprofit, to develop the space as a café that will provide healthy meals to local residents in need, rental income for Rising Tide, while also providing contracts for Rising Tide's local food entrepreneurs, who will create the healthy local food incubators for later distribution at the Claremont Avenue café.

In 2019, Rising Tide Capital (RTC), acquired the property at 311-315 MLK Drive in Jersey City, NJ. The property is located in a Qualified Opportunity Zone. The building on the property is a new construction four-story mixed-use facility that was completed in 2012 but which has never

been occupied. The 1st and 4th floors commercial spaces have now been fitted up to house RTC's permanent offices, education space for RTC programs and a community co-working space. The 2nd and 3rd floor contain 10 finished low- income apartments, which RTC is in the process of leasing to qualified tenants. 167 Claremont: Part of this building is a ground level, 650 square foot retail storefront with an entrance at 167 Claremont Avenue, right off Martin Luther King Drive. This space is currently an undeveloped shell. The building is located two blocks from light rail public transportation, shopping, and the nearly completed brand new City Hall Annex Building.

With funding from this grant, we intend to build out the retail space on Claremont Avenue and lease it to a mission aligned partner that is working to meet the food needs of the community. Currently we are in discussions with the UJAMMA Coalition for Food and Health Equity as the possible tenant and partner in this project.

Rising Tide Capital- Promoting Business Resiliency, Recovery and Growth through Entrepreneurship Training & Business Acceleration Services

Over the past 15 years RTC has developed a proven track record of assisting entrepreneurs from historically marginalized populations and communities to successfully start and grow businesses. Our COVID-19 response work will be conducted in two phases.

During the first phase, RTC will also build organizational capacity in programming, content, processes and infrastructure for increased digital capabilities, including online classes and/or cohort-based models of coaching, business development and management support that will be necessary to deliver assistance in phase two of the recovery period. We'll need to quickly pivot our staff, program model, and infrastructure to maintain quality control as we adapt and ready for deployment in phase two.

This involves four main areas:

- Helping to coordinate with ecosystem partners to develop collaborative responses to new challenges faced by small businesses.
- Redesigning our Community Business Academy (CBA), Business Acceleration Services (BAS), and Credit to Capital (C2C) programs to be delivered in a world of potential 18-month rolling quarantine periods, involving new models of technology-enhanced, hybrid education.
- Developing new educational content specifically focused on customized guidance for businesses during the recovery.
- Building the necessary systems and infrastructure to deliver these programs and content digitally, including video production, web platforms, and learning management system and integrating this technology into our Salesforce program management and outcome tracking systems.

During the second phase, RTC will undertake two main activities as responses to developing community needs. RTC will help existing businesses and non-profit organizations navigate the likely recession or depression, develop changes to their business strategy or model, and more heavily adopt technology, including and especially around marketing in a digital world. The organization will also prepare for an influx of financially insecure families experiencing unemployment or underemployment and turning to entrepreneurship as a path for household income and financial resilience.

RTC will support the continued revitalization of the Greenville by working with at least 60 to 120 Greenville residents and business owners (30 to 60 annually) through our two signature programs, the Community Business Academy (CBA) and Business Acceleration Services (BAS). The Community Business Academy (CBA) is a twelve-session (36-hour), college accredited course in basic business planning and management. This innovative curriculum is delivered using best practices in adult participatory learning methodology and is custom designed for the educational needs of start-up entrepreneurs with limited educational backgrounds and prior business experience. Through group discussion, guided exercises, and hands-on business simulations, aspiring entrepreneurs gain a working familiarity with critical skills like record-keeping, cash-flow management, break-even analysis, competitive pricing, marketing strategies, negotiations, and business planning.

RTC's year-round Business Acceleration Services (BAS) program offers one-on-one consulting, business coaching, advanced seminars and workshops, and networking opportunities to entrepreneurs to start and grow their business. Through BAS, RTC offers a 90 Day Action Plan, a road map and targeted plan of actionable steps for each entrepreneur designed specifically for their individual businesses. It helps entrepreneurs focus, prioritize, and remain accountable to time-bound, realistic goals to move their businesses forward.

Jersey City Theatre Center- Stories of Greenville.

"Stories of Greenville" is a multiyear project by Jersey City Theater Center (JCTC) that establishes a workable network of artists and other community members in Greenville, by collaborating with the community through creativity and dialogue. JCTC helps to amplify the voices and support visions of the community through artistic expressions

- **Stories of Greenville Town Hall and Check-In** – How do we access the arts during COVID-19? JCTC will conduct a community meeting to check in with leaders, artists, and residents to get feedback and evaluation on past programming and input on the future. We will also use this time to determine the different needs the Greenville community may have in accessing art programming during COVID-19. We will conduct this through Zoom online in a town hall format.

- **Stories of Greenville Youth Workshop Program Online** - The program will follow a model centering youth as the experts in their own experience. We partner their experience with masters of various artistic fields to develop learning that builds creative self-expression and artistic growth. Teachers will help students focus on utilizing their imagination, resiliency, mutual understanding, and unity through the arts. JCTC intentionally hired instructors to reflect the diversity of the students with whom they will be working. JCTC will invite nationally renowned artists and writers as special guests to inspire and motivate the students. JCTC will partner again with Kevin Powell, a renowned author and former cast member of MTV's Real World. Keven is from Greenville and led a workshop at PS15 as a part of its Stories of Greenville programming.

JCTC Presents

JCTC Presents capitalizes on JCTC's many years of experience as a presenting and producing nonprofit arts organizations adept at bringing to successful fruition projects from an array of art genres. Over the two-year grant period "Stories of Greenville/JCTC Presents" will bring theater, dance, music and visual arts to "found spaces" throughout Greenville. These spaces will primarily be in the district and on the MLK corridor.

- JCTC Presents Theatre – "Stories of Greenville" will present 2-4 professional, 'full-scale' theater productions with professional actors, directors, lighting and staging over the course of the two-year grant period.
- JCTC Presents Dance – "Stories of Greenville" will present up to two dance productions using professional choreographers and dancers during the two-year period.
- JCTC Presents Greenville BOX – the BOX is an ongoing JCTC event showcasing music and spoken-word performances at the black box theater in Greenville. Greenville Box applies this concept to the "Stories of Greenville" project. Jersey City Medical Center-Greenville Community Investment

Jersey City Medical Center-Greenville Community Investment

Food Farmacy (and backpack giveaway): (Promote greater access for Healthy Foods)

The Food Farmacy is the first of its kind in the RWJ Barnabas Health system. Primary Care patients in the Greenville office are screened by a clinician for both food insecurity and chronic disease. If screened positive for either or both the patient is given a "prescription" to our Food Farmacy. Patients are provided with free nutritious and healthy foods based on their medical condition, as well as education on healthy eating and healthy cooking to assist in managing and controlling their specific health condition. Individuals who are identified as food insecure will receive general education on healthy eating. All individuals who attend the Greenville Food Farmacy are screened for SNAP eligibility and provided with application assistance if they choose so.

The food distributed at the Food Farmacy is augmented by food/grocery gift cards distributed on-site at both the Greenville Food Farmacy as well as to Tigers Den's student and families who may or may not be patients. 100% of the Snyder population typically receives free or reduced cost meals and is relying on the school to still provide them even when school is closed. Using both the Greenville Ambulatory Center and Snyder High School as food distribution sites will immediately improve access to healthy foods for Greenville residents. All food, gift cards and services delivered at the Food Farmacy are free of charge. Since opening with a registered dietician on April 8, 2021, the Greenville Food Farmacy has achieved the following:

- Patients screened for food insecurity: 419
- Nutrition appointments/food bags distributed: 201
- Emergency food bags distributed: 32
- SNAP applications completed: 12
- People assisted during SNAP tabling events: 27
- Other food assistance program: 1 person enrolled in The Hunger Project, 2 people enrolled in the Senior Farmers Market program

See more at: <https://www.rwjbh.org/jersey-city-medical-center/treatment-care/nutrition/>

Funds requested for this element will be used to hire a part-time Community Health Worker (CHW) to assist the registered dietician with outreach and food distribution. Our goal is to hire someone who lives in Greenville to work with the community in ways that only a resident can best understand. The new CHW will be instrumental in helping individuals and families develop their capacity and access to resources, including health insurance, food, housing, quality care and health information. S/he will be responsible for facilitating communication and client empowerment in interactions with the health care and social service systems. Hiring someone directly from the community will enable us to build trust; community empowerment is critical in changing the health indices of marginalized communities.

Family Promise of Hudson County- HUMI (Help Us Move In)

Family Promise of Hudson County as well as HUMI (Help Us Move In) both have a similar goal: To make sure no child ever must experience the physical and mental challenges brought on by homelessness. Having a HUMI Program up and running in our community would be able to make sure our goals, and the goal of our community is met and exceeded. Families who come to us for help will leave the program in much better standing than they came, mentally, physically, and economically.



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HANDS, Inc.**“Valley Economic Empowerment”**

The mission of HANDS is to help create neighborhoods where families and businesses want to stay--and are able to stay. In this application, we request funding to support wealth creation and preservation programs that exemplify HANDS’ strategic focus on (1) improving such social determinants health as safe and healthy housing and (2) helping people who use business to create healthy, equitable communities by building a local economy that benefits all segments of a community.

Funding Requested: \$775,000*Municipality:* Orange (Valley neighborhood)*Applicant’s Website:* www.handsinc.org*Contact:* Elliott Lee, elliott@handsinc.org
(973) 678-3110 x 36

The funding will enable HANDS to expand the impact of two economic development programs we are successfully piloting in the Heart of Orange Neighborhood. These new programs will: (1) help Valley homeowners increase the health, safety, and market value of their properties and (2) help Valley small business owners improve their business operations, increase their profits, and

strengthen the Valley’s economic ecosystem. The funding will also allow us to provide high leverage support to the complementary activities and programs of key community partners who serve the neighborhood, and it will enable us to underwrite and support an array of small projects and events in the neighborhood that are organized by community groups as well as by HANDS.

Housing: Home Improvement to Stabilize the Neighborhood and Increase Family Wealth***HOME IMPROVEMENT GRANT PROGRAM***

It is widely known that in the US a family’s largest asset is a home that it owns. It is also known that black and brown homeownership rates fall far short of those rates for whites. And we know that the value of black-owned homes in minority neighborhoods is significantly less than the value of homes in predominantly white neighborhoods. This set of factors accounts for much of the nationwide disparity wealth between blacks and whites. And those factors are evident in the owner-occupied homeownership picture in the Valley Neighborhood.

Based on information HANDS gleaned from our recent neighborhood planning process, we know that many income-constrained Valley Neighborhood homeowners lack the financial resources needed to make desired improvements in the health, safety, appearance, and market value of their aging properties. In response to this situation, HANDS will make grants available to approximately 20 eligible low- and moderate income (LMI) owner-occupants that will enable them to increase and sustain the holistic value of their homes.

HANDS has decades-long experience rehabilitating dozens of vacant and deteriorated properties in Orange and surrounding communities. We have worked with scores of LMI owner-occupants, and we have hired and worked with local contractors, who themselves are owners of microenterprises. Due to the resident-driven neighborhood planning initiatives we have coordinated in both of our target neighborhoods, we know the challenges and opportunities facing all community stakeholders.

We have put all this experience and knowledge into the design and development of this Valley-based program. The homeowners will use the funds to hire local contractors to perform the work. Examples of eligible repairs and

replacements will include, but not be limited to, mechanical, plumbing, electrical systems, structural repairs, roofs, replacement windows/doors, insulation, and remediation of asbestos, lead or mold. There are well-defined guidelines and eligibility requirements and a systematic application review that will include neighborhood resident



participation. The process will have time constraints and documentation requirements at both application and completion. We will endeavor to leverage our grants with State incentive programs for clean energy and Essex County Home Improvement grants where possible.

We are proposing this program based on the success to date of a similar program we launched in the Heart of Orange neighborhood in the spring of 2021. We are applying lessons learned from the pilot effort as we duplicate the programs in the Valley. For example, we are securing a revolving line of credit, which will ensure timely payments to local contractors and other microenterprises connected to the home improvement program.

Economic Development: Entrepreneur Coaching to Boost Business Outcomes and the Local Economy

BUSINESS DEVELOPMENT PROGRAM

To support business growth and equitable economic benefits, HANDS is contracting with Rising Tide Capital (RTC) to implement two 3-month-long grant-supported coaching programs for approximately 10-15 microenterprise owners and entrepreneurs operating in the Valley Neighborhood of Orange and West Orange. Jersey City-based RTC, which will run the coaching program, has earned national attention for its innovative training academies serving microenterprises, most of which are started and run by low and moderate-income Black and Latinx women. Our plan envisions connecting program participants to such capital providers as Greater Newark Enterprises Corporation (e.g., microloans) and New Jersey Community Capital (e.g., credit builder loans).

Each of the selected owners will be paired 1:1 with a dedicated High-Growth Coach (HGC) from RTC. The Coach will help the owners identify their business's most pressing needs. This coach, themselves a successful business owner, will serve as the primary point of contact and work individually with each owner to enact a targeted 90 Day Business Action Plan, build their knowledge base and professional network, and improve the resiliency and growth potential of their business. Each owner will work with the coach to create a road map and targeted plan of actionable steps designed specifically for their individual businesses. This will help the owners to focus, prioritize, and remain accountable to time-bound, realistic goals to move their businesses forward.

To deepen the impact of the coaching and meet the goals of the 90 Day Business Action Plan, approximately 10-15 entrepreneurs will be given staggered grants to use in the following areas: business operations, online presence & marketing, and bookkeeping & accounting. Depending on the outcomes of individual 90 Day Business Action Plans, HANDS and RTC could negotiate with owners to extend coaching for another 90 days, if the additional support is considered critical to solidifying the gains of the initial engagement. To qualify for this program, the applicant must be based in the Valley Neighborhood, qualify as a microenterprise, and have an operational physical location. To complement RTC's competencies, HANDS will deploy staff and board members who have extensive experience working with microenterprise. We will also tap the expertise of our commercial tenants who can help local stakeholders identify, launch, and grow the microenterprises that are needed to serve their community.



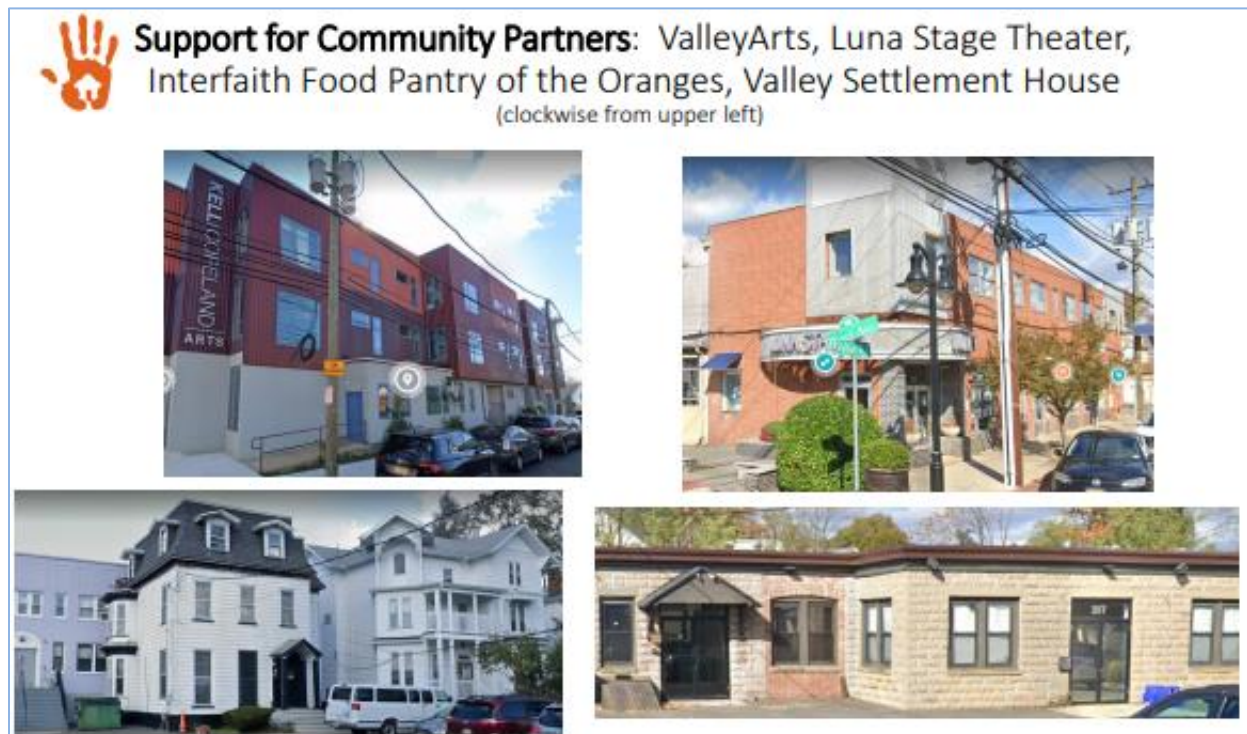
All the program guidelines, application and evaluation processes have been piloted in the Heart of Orange neighborhood and our relationship with RTC is well-established. Therefore, the program will be ready to proceed in the Valley when this grant is awarded.

COMMUNITY SERVICES PROGRAMS, PROJECTS & EVENTS (EMPOWERMENT AND ENGAGEMENT)

SUPPORT FOR SPECIFIC KEY COMMUNITY PARTNER PROGRAMMING

- **ValleyArts, Inc. (VAI)** will provide an array of arts- and business-related assistance and other resources to strengthen the Valley Neighborhood's "creative economy" commercial activity. VAI will devote NRTC funds to support its Valley Business Council, which will provide programs, workshops, and technical assistance to artists, artisans and related microenterprises, including many new ones operated by entrepreneurs of color. Some of the funding will underwrite targeted workshops, technical assistance and other resources to stimulate revenue growth, job creation, and sustainable profitability of a growing cluster of health, wellness and food (HWF) businesses and microenterprises in the Valley.
- **Luna Stage Theater (LST)** has earned a stellar regional reputation for using theatre and other art forms to illuminate the human condition, connecting its audiences to social justice issues through creative expression. From its base in the West Orange portion of the Valley Neighborhood, LST will use NRTC funds

to explore issues concerning income and wealth inequality that have been exacerbated during and in the wake of the COVID-19 pandemic.



- **Valley Settlement House (VSH)** – Located in the West Orange portion of the Valley Neighborhood, VSH has for decades helped its families cultivate their innate assets and develop their potential to become positive contributors to and leaders of their community. VSH will facilitate special programming for their client families that will likely include a series of financial capability workshops that will give parents and caregivers tools to manage their money and build their credit. They may also offer, four-part healthy food workshop series for parents and children. The series will teach attendees how to prepare healthy fast food, discover vegetarian alternatives to meat.
- **Interfaith Food Pantry of the Oranges (IFPO)** program supports the distribution of food staples as well as hygiene and well-baby care supplies to pantry clients and related community services at the Box Company site. NRTC support will fund a portion of these program costs over 2 years.

SUPPORT FOR VARIOUS SMALL PROJECTS/EVENTS IMPLEMENTED BY COMMUNITY GROUPS AND HANDS

Community Programs, Projects, and Events

Funding for community building activities that align with goals of the neighborhood plan. These activities, implemented by HANDS or in collaboration with various community partners, will include support for a 2022 Earth Day Celebration in Metcalf Park and other activities to be organized by a new Valley-based Friends of Metcalf Park group. Funding will also be made available for public art and signage projects, for farmers markets and food programs, and for ongoing community events, programs and visioning and planning activities.

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Holly City Development Corporation

"Building Health and Wealth 2"

Funding Requested: \$985,000

Municipality: Millville (Center City neighborhood)

Applicant's Website: www.hollycitydevelopment.org

Contact: Heather Santoro,

hsantoro@hollycitydevelopment.org, (856) 776-7979

Library Renovation and Expansion

Modern libraries are much more than depositories for books. They play the role of community centers, safe havens, workforce training and technology centers. Located in Center City, the library serves the community in a variety of ways, and perhaps most importantly, as a place for job training and

educational assistance improving quality of life. The fact that it is walkable for Center City residents results in upwards of 10,000 visits per month, the operation of 110 different programs throughout the calendar year and provision of space for 30 organizations. While serving multiple roles in the community, the aging physical building



does not have the capacity to accommodate the needed expansion of these services.

Walking through the doors of a public library can be the first

step to obtaining a job and change the trajectory of a person's life. To best serve residents, a modern, efficient, technologically current building is a necessity. In an upgraded facility, residents will be able to pursue careers, learn computer and resume-making skills, and benefit from business, financial and educational training. English as a second language, financial literacy, basic computer science and high school equivalency testing are some of the main uses of library space. In an age when many larger companies only accept resumes electronically, computer usage is critical to employment opportunities.

The Library Board has worked diligently to create a plan to expand the library and improve and expand its function to better serve the community as an economic resource. Utilizing its own endowment funds, the library hired Manders and Merighi in 2013 to conceptualize a new and improved facility. With a vacant lot adjoining the library site to the west, a schematic site plan was developed to double the size of the library from 14,718 sf to 27,041 sf. The new plan vastly increases compliance with ADA standards, expands technology to combat the income-based digital divide, provides business and community meeting space and creates age-based spaces – all while maintaining the same staffing level. The plans call for renovation of the existing space and construction of the new 12,323 sf addition.

The timing of this project is critical as the Library has submitted and received funds from the NJ Library Construction Bond Act – helping the project get closer to the funding that is needed. In addition, the library has raised funds from residents and received a donation from the Carley Foundation. When library endowment funds are combined with

bond funds to be provided by the City of Millville, and NRTC funding, the financing package will finally support new library construction.

Within the existing footprint there are several planned improvements. The children's library will have an upgraded activity and reading room with its own array of dedicated computers. The largest room of the library will be converted to a community meeting room for workforce training, educational classes, computer training, and similar uses. The community will be able to access this room with a separate entrance so that it can be utilized outside of library hours. ADA compliant restrooms will be accessible from this room. Finally, two smaller meeting rooms will be added for business usage/training purposes.

The new space includes a larger area dedicated to adults with the primary stacks, reading area, circulation desk, teen center, meeting rooms and café. This section will be attached to the original building with a new main entrance. The circulation desk is centrally located so that staff can maintain eye contact in all sections of the library. A teen center was suggested by the community as a safe haven and meeting area. Perhaps most importantly, an elevator will be constructed for full access to the basement, opening up the existing 5,500 sf space for additional programming. A classroom is designed for this area to house workforce development training. The new section will have a pitched roof for long term sustainability, and the potential for solar panels. Most of the walls of the new section are designed out of glass for natural light and efficiency. The project is being designed to meet silver certification of LEED.

The Authority (formerly known as CCIA) will be the construction manager on behalf of the City of Millville and the Library Board. The city does not have the capacity to manage this project and rather than have the expense of a consultant added to the cost, the Authority will use its construction management and engineering team to bid the project, award the bid, and manage the construction.

Acquisition, Rehab and Resale of Neighborhood Housing

After years of disinvestment and economic decline, the housing market in Center City must be rebuilt. Vacancies, abandoned homes, and foreclosures have diminished homeownership rates and the aesthetics of the neighborhood. A recent parcel survey found the neighborhood averaged sales of only 26 homes per year for the last five years, and



only 3 of those purchases per year were for homeownership. Similarly, median sales prices have declined while rents have held steady, creating an attractive market for investors. As homeownership is significant in growing household wealth, community engagement, and commitment to place, reestablishing a diverse and healthy housing market is a key

necessity for neighborhood renewal. Without direct intervention in the market, abandoned and foreclosed homes will end up in the hands of investors, with little ability to increase the ratio of homeownership.

HCDC will work in partnership with private developers to begin rebuilding the housing market for veterans and potential homebuyers. Due to the poor condition of many of the homes, extensive rehab will be required to bring them up to code and energy efficiency. The rehab costs will probably be greater than the acquisition costs and greater than the amount the homes can realistically be sold for based on the existing market. To that end, HCDC has designed a program to provide construction subsidy funding for scattered site, single-family homes. HCDC will issue

a request for proposals for private developers/contractors interested in purchasing, rehabbing, and reselling 6 or more existing housing units. Based on the per unit proformas provided, HCDC will commit up funds to eliminate or narrow the gap between the total project cost and the sales price for each unit. Developers will be selected based on their experience and affordable housing track record. HCDC has already met with three developers interested this program.

Developers will be responsible for all phases of creating the affordable units, from acquisition to resale. HCDC will assist in marketing the program and finding qualified buyers. HCDC already works with a pool of potential buyers in their family advocacy programs.

Once purchased and rehabbed, the homes will be marketed for resale to homebuyers. Several local banks have homebuyer assistance programs that not only provide favorable terms for extended mortgages, but also have assistance for down payments. As part of this project, additional funds will be budgeted by HCDC to provide up to 6 homebuyers closing cost assistance. It will be mandatory that any homebuyers obtaining the closing cost assistance complete a homeowner training course designed to provide a strong foundation for financial stability.

Homeowner Rehabilitation Program

Retaining current homeowners in Center City is critical to revitalization. A recent parcel survey indicated that only 39% of residents were homeowners.

This housing rehabilitation program is designed to retain homeowners within the neighborhood while strengthening the physical conditions of the housing stock. The aging housing stock needs updated systems, roofs, windows and energy efficient upgrades.

HCDC will target homes in the 10 blocks between 5th and 6th Street, where a greater portion of the housing stock is held by homeowners. Although the remaining blocks would be eligible, those indicated would be the primary focus for rehabilitation funds. The

entire target area is also part of the city's Community Development Block Grant (CDBG) target area and the city has similarly dedicated funding to housing rehabilitation.



HCDC previously offered a small housing rehab program, funded by 2016 NRTC funds. That program offered forgivable loans. In this round, we will increase the amount of assistance per household in the form of a 0% loan, secured by a lien on the property. When the property transfers ownership for any reason, the loan will be immediately due in full. Repayment of these funds will go into a dedicated account for future housing projects. HCDC will hire a consultant to serve as program coordinator, with experience in construction/housing rehab to implement the program from marketing to inspections. It is estimated that 15 homes will be rehabbed.

Neighborhood Activities/Improvements Resident involvement remains a key ingredient for successful neighborhood renewal. Residents, particularly youth, must be engaged in the design and implementation of activities that will positively impact them. These activities promote the NRTC goals of a more comprehensive engagement of young people and greater empowerment of residents. Funding will be utilized for both recreational and educational opportunities.

Activities and programming include (but are not limited to):

Neighborhood Activities



- neighborhood meetings/resident engagement
- a community garden, vacant lot upgrades
- Playstreets
- neighborhood cleanups
- Mini-grants and stipends will be awarded to fund resident driven projects.

We will work with an evaluation consultant to assess the impact of programming and projects. It is anticipated that over 1,200 residents will participate and be impacted by the proposed activities.

Apprenticeship Employment Program

The availability of job training, employment and microenterprise development opportunities is critical to increasing the equity and wealth of the neighborhood. HCDC will facilitate job opportunities for neighborhood residents through an apprenticeship program. These jobs will provide residents with work skills and employment experience.

HCDC will utilize NRTC funding through Shared Service Agreements to provide apprenticeships or, earn-while-you-learn opportunities to neighborhood residents. Apprenticeships are a proven but underutilized model to develop a skilled, flexible and mobile workforce through employment-based learning. Residents will obtain a combination of skills and practical work experience that employers' value. HCDC will facilitate apprenticeship opportunities through three programs:

The Department of Parks and Public Property, the City will hire up to 4 neighborhood residents to cut, clean, and maintain the 79+ vacant properties located within Center City on a full-time, temporary basis. City staff will train the residents in the operation of all equipment, safety precautions, customer service and city policies and procedures.

A local construction company and as part of the Housing Rehab/Resale RFQ process, a contractor will be encouraged to hire 2 neighborhood residents to provide on the job training in basic construction. Bonus points will be awarded during the RFQ review process for a commitment to hire neighborhood residents.

In partnership with local businesses, non-profits, and/or educational institutions, employers will hire Center City residents to receive a combination of on-the-job training and related technical instruction to master the practical and theoretical aspects of a skilled occupation. The goal is having these jobs turn into permanent positions.

HCDC will utilize the help of a paid consultant to act as a liaison between Center City residents and the different businesses, while collecting data and providing support/resources where needed. They will facilitate placement of employees based on their career goals and their experience and will visit work/employment sites weekly to track and assess the residents' progress and skill development.

HCDC will identify Center City businesses to participate through an application process and a letter of commitment. As part of the Shared Services Agreements, HCDC will reimburse the employers on a monthly basis for up to 50% of the employees' wages. The employer will be responsible for payroll taxes and for submitting reports on the residents' work habits/skills development and their hours and paid wages. It is anticipated that 5 positions per year will be created.

Direct Business Assistance

In the beginning of the COVID-19 pandemic HCDC worked with the City of Millville's NPP program to implement a small business assistance program. This program allowed for businesses to have the opportunity to work with a business assistance coordinator and a marketing firm to address the businesses needs at that point in time.



The coordinator worked with businesses on understanding the different programs that were available to them at the federal, state and local levels. The marketing consultant began working with small businesses on their online platforms such as website and social media to ensure they could reach their customers even while closed. This program was instrumental in helping small businesses stay open even while they were unable to operate due to the shutdown.

As we continue to recover from the pandemic, and the way businesses operate continue to adjust to the ever-changing COVID variants, direct business support remains a relevant need for our small businesses. This funding will allow for an economic development consultant to continue to work directly with businesses to identify their needs as they change, assist them in identifying resources that they may be eligible for as recovery fund programs roll out, and work with them to develop employment and training programs that meet their needs.

Additionally, a marketing consultant will work with small businesses to enhance their digital presence; develop digital spotlights that highlight businesses and residents; and work on marketing campaigns that benefit the entire central business district.

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Interfaith Neighbors “West Side Asbury Park, Project X”

This is the tenth Westside AP NRTC funding application that Interfaith Neighbors has submitted for consideration. It comes at a time of transition for the neighborhood.

Funding Requested: \$985,000

Municipality: Asbury Park (West Side neighborhood)

Applicant's Website: www.interfaithneighbors.org

Contact: Paul McEvily, paulm@interfaithneighbors.org,
(732) 775-0525

The entire City of Asbury Park has experienced tremendous growth over the course of the past 14 years and the ‘rebirth’ of Asbury Park, which was just beginning to gain some momentum when the first NRTC project application was filed, has fully taken hold and for each of these past several years the numbers of summer visitors has grown significantly and the redevelopment of the

East side of Asbury Park has boomed. That growth pressure on the East Side of Asbury Park, combined with the extremely hot real estate market, fueled in part by covid-affected people wanted to leave the urban areas of North Jersey and NYC, is now impacting the West Side. Fewer available building lots and rapidly increasing real estate values have significantly changed the prospect for additional affordable housing development in the neighborhood.

This application includes five initiatives that build on past efforts to address the needs of the Westside community and look to position the local residents to take advantage of the growth in the area that is underway.

The first initiative focusses on Workforce Development efforts to address the recent impact of covid-19 on the neighborhood residents’ employment situations and to help improve their prospects in that area.

Interfaith Neighbors has been involved in workforce development efforts for a number of years. Our programmatic approach to effective workforce development efforts has evolved as a result of that experience. Beginning with Youth Corps, which focused on preparing young adults for shorter term employment to our current SOAR program that focuses more on a longer-term sustainable career track, Interfaith Neighbors has learned a lot about what it takes to position someone get prepared for workplace success.



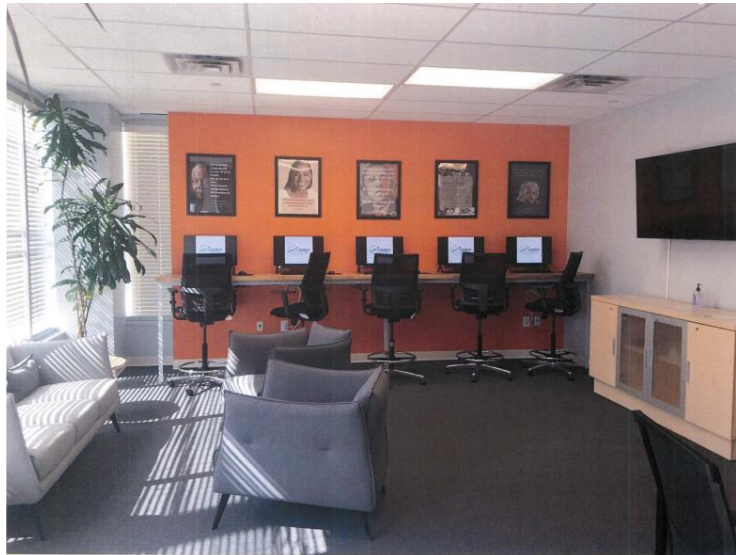
The Launch Center represents the evolution of Interfaith Neighbors involvement in workforce development programs over a period of years. From earlier efforts to assist clients to secure a job to a more comprehensive effort to prepare program participants for more permanent career-oriented employment training and certifications (SOAR), the Launch Center is geared to meeting the employment needs of the whole range of community residents who are in need of assistance in securing employment.

The Launch Center takes a “meet you where you are” approach to facilitating personal,

professional and community growth. The Launch Center offers a broad spectrum of entry points from walk-in community workshops to the highly intensive, long-term SOAR program, ensuring that every client is able to find and take their first step towards success. All Launch Center programs provide access to “barrier busting” support services, helping our clients overcome the challenges that too often inhibit success.

Launch Center Programs & Services

- **Level Up Community Workshops** - Intended for community members who would like to learn new skills to enrich their lives and prepare for entry into a professional environment, workshops cover such topics as Financial Wellness, Influence Management, Conflict Resolution, Professional Communication, Computer Literacy, Interview Skills and more.
- **Individual Success Coaching (ISC)** – This service is designed for individuals who are ready to take the action steps necessary to make their dreams a reality and would benefit from guidance and support along the way. The Launch Center’s team of Certified Life Coaches provide ongoing one-on-one coaching services, empowering the client to determine their own goals, identify their internal motivations and develop a plan of action.
- **Kula Farm Experience (KFE)** – This program creates a no-questions-asked bridge back to employment for adults who have been disengaged from the workforce due to incarceration, addiction, homelessness, illness, etc. Participants are hired immediately for short-term, temporary work on the Kula Urban Farm.
- **Level Up Work Experience Program** - The Level Up Work Experience Program is designed to equip young adults with the skills and confidence to be successful on the job. Through our comprehensive Level Up training, we prepare individuals with the tools and knowledge necessary to navigate a professional environment and teach participants to utilize those tools for maximum advancement.
- **Level Up Work Experience** partners with area businesses to provide trainees with on-the-job work experience; participants earn a wage while gaining practical work experience and learning marketable employment skills.
- **SOAR** – Designed for individuals who have demonstrated their ability to succeed in a “job” and are ready to soar into a career, SOAR Colleagues engage an immersive professionalism curriculum that prepares them to launch beyond entry-level employment and into a career. SOAR includes comprehensive “barrier busting” support services such as scholarships, living stipends, transportation assistance and a direct pathway into certification training for in-demand careers to ensure that Colleagues are positioned for success and upward mobility in their chosen field.
- **First Stop Community Support** – Launch Center staff is on hand to provide supportive services to members of the community, even if they are not enrolled in one of our comprehensive programs.



The second initiative included in this application is for the design and pre-development work of a mixed-use center to be located on Springwood Avenue directly across the street from the Springwood Center building.



We received funding in a previous NRTC award for conceptual development studies and that process has largely been completed. This year's request is for funding to move that process further along toward preparation of a detailed building design and development of a site plan in preparation for a Planning Board submission for project approval.

The building will function as a cultural and economic opportunity center for the West Side neighborhood and will include additional affordable housing units designed principally to meet the needs of young adults transitioning to independent living. It will house an early

childhood development and care center, workforce development and self-help programs as well as career advancement programs.

We are also including four initiatives that will continue the work of several of our NRTC partnering agencies who have worked on many of the project initiatives that have been completed with prior NRTC funding:

Community Affairs and Resource Center's (CARC) Let's Work project offers a holistic approach, tailoring support and services to the individual needs of the participants. Participants will meet one-on-one with a Career Counselor/Program Facilitator in order to identify individual personal qualities, strengths and weaknesses. Realistic goals will be established with overall focus on assisting the individual in obtaining gainful employment.



In the past grant period, CARC provided assistance to more than 250 individuals and found employment for more than 120 people. Over the more than 12 years that CARC has been part of the West Side Asbury Park NRTC program, they have consistently provided valuable services to the most underserved residents of the West Side.

CARC's 'Let's Work' program gives clients hope, restores their dignity and prepares them not only to find employment but to improve their skills to get a better job. The goal of the program is to empower the community to be self-sufficient through better education, training and improving their ability to obtain decent employment. The program gives people hope and optimism. The participants have increased their skills and improved their employability. All of this helps them to become more self-sufficient and more productive and self-supporting members of the community.



For several years, the Second Baptist Church has conducted educational summer camps intended to both provide constructive activities during the summer school break and to maintain and build on the educational gains of the previous school year. The camps have grown in both numbers of attendees and the course offerings each year. As with so many things, the camps this past year were affected by covid-19. Most of the camp activities were conducted remotely on zoom. While this presented many challenges, among them creating the course content to be used with these on-line presentations, it also created the beginning of a library of course materials that can made available throughout the year.

The Second Baptist Church of Asbury Park will conduct educational camps for neighborhood children ages 4-17 years old under the theme of Inspire LIFE Fine Arts & Technology Summer Camp. This uniquely designed camp will give children in the Asbury Park community an opportunity to experience extended learning in a fun, healthy, and wholesome environment. The minds and bodies of all camp attendees will be richly engaged in positive and productive age-appropriate activities.

The camp is a hands-on and performance intensive week-long camp designed to expose young and creative minds to the principles of fundamental music theory, creative artistry, dance, technology concepts, song composition and production, creative writing, various aspects of theater, and vocal techniques. The camp is based on the Life Thru Tech and Life Thru Music programs and is designed to build digital literacy and citizenship through STEAM (STEM+ART) work.

In addition to exposing the students to concepts and techniques in music, theater, and performance, the camp is purposed to inspire their intellect and prepare each student for the upcoming academic year. 50 participants are expected to participate.



The third partner's initiative is The Woman's Hospitality Network is a coalition of local church groups that came together in 2018 to provide shelter for women who are either homeless or facing abuse that need adequate shelter especially during the winter months. They came together informally and used the facilities of the various churches to provide temporary shelter to these women. With the assistance of the NRTC funding, the group was able to expand the help they were able to provide.

The problem of woman facing homelessness in the winter months unfortunately is one that is not going away. This group of committed church communities came together to address this problem and, after

working 'on a shoestring' for their first year, obtained their 501(C)(3) designation in order to be able to raise the

funds necessary to expand their ability to provide this vital service. In their first year with NRTC funding they were able increase the number of woman women they were able to assist. Continued NRTC support would assure that they could continue to expand the impact of their services.

And finally, we are requesting funds for the **Asbury Park Music Foundation** to continue the Music Mondays in the Park concert series, which completed its fourth very successful season, even in the midst of the covid-19 pandemic!

Working with the Asbury Park Music Foundation (APMF) over the past six years, the Music Mondays in the Park concert series has become a staple of summer activities in the West Side Asbury Park neighborhood.

APMF hosts a free weekly concert series from late June through the beginning of September in the Springwood Avenue Community Park, which was dedicated in the spring of 2016. This concert series, which has now completed four successful years, has contributed to the revitalization of the West Side by extending Asbury Park's flourishing live music scene, long active on the East Side, to a West Side stage for the first time in more than 40 years.

This concert program has been the most effective community building project that we have been involved with in the many years we have been operating the NRTC Program in Asbury Park.

We submit this NRTC funding application appreciative of all the support the NRTC program has provided to the Westside community over these many years. We also recognize that there is still much to be done to finish the work of neighborhood revitalization in the West Side Neighborhood of Asbury Park. And we look forward to continuing this work as the West Side continues down the path to becoming a more vibrant, healthy community.

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Isles, Inc.**“Old Trenton Neighborhood 2022”**

The NRTC Old Trenton Neighborhood (OTN) plan focuses on eight goals:

- affordable housing
- financial and educational strength
- community safety
- open space development
- recreation opportunities
- leadership development
- community cleanliness
- environmental health

Funding Requested: \$985,000

Municipality: Trenton (Old Trenton neighborhood)

Applicant's Website: www.isles.org

Contact: Sean Jackson, sjackson@isles.org,
(609) 341-4700

ECONOMIC DEVELOPMENT & SMALL BUSINESS SUPPORT

To further NRTC plan goals of community safety, financial strength, and recreation opportunities, OTN requires preliminary work to create an economically and aesthetically attractive and safe environment where residents, businesses, visitors, and commuters want to spend time and money. OTN has the foundational components of economic growth, particularly around the arts, retail, and government services. As such, our proposal focuses on three broad aspects of economic development and small business support in OTN: Creative District Activities; Clean, Green, and Safe; Small Grants; Small Business Support; and local minority-owned microenterprise support.

Creative District Activities and Projects

OTN and the Creek to Canal Creative District (C2C) are largely coterminous, with OTN and C2C sharing an eastern border and C2C extending beyond OTN borders by two or three blocks in other directions. Key to OTN's improvement and progress are enhancement and development of the already existing strong arts community, made up of individual artists, galleries, and organizations. Through NRTC and other funding sources, Isles has supported multiple arts-based initiatives in OTN, and we intend to build on the successful record of our partner organizations and support them accordingly.



These partners include:

- **Creative Hanover:** Creative Hanover, at 219 E Hanover Street, is designed to be the central hub for artist production in OTN and Trenton. Supported through past NRTC funding, as well as substantial private financing and donations, Creative Hanover will open in 2022 (due to COVID and construction delays) and provide studio art space for at least 12 and up to 17 artists. Creative Hanover will meet the demand for quality and affordable studio space as artists get priced out of cities between New York and Philadelphia, while serving as a backbone hub of activity in OTN. Funding will support operational costs and programming.

- **A-Team cooperative:** The Trenton Community A-Team (T-CAT) is a group of Trenton residents who create art but lack the resources to pursue their creative endeavors on their own. They are now an independent nonprofit located in Isles' renovated carriage house at 51 N Stockton St. We want to ensure that this fledgling nonprofit can continue to afford its first home, to develop additional capacity, and to help artists earn an income from their work. A-Team and Studio 51, as they call it, have become an important location within OTN and the Creek to Canal Creative District. Funding will support continued operations to ensure their longevity in the neighborhood.
- **Annual and one-time events:** Trenton has developed a series of annual and semi-annual events that are focused in or near OTN, including Art All Day, Art All Night, Ciclovía, and other celebratory events. Funding would support programming and activities in OTN that align with these annual and one-time events.



Funding for these projects will be based on a brief proposal process whereby the above organizations, and others, request funding for



particular events, projects, and improvements. We anticipate dividing the funds roughly equally among the projects, but we want to retain flexibility and accountability to allow for new and innovative organizations and proposals.

Small Grants

Our successful small grants initiative began in THDC, expanded to the East Trenton Collaborative neighborhood under earlier NRTC funding, and is now in the fourth round in OTN. The continuation and expansion of this popular and successful small grants program will enable organizations to plan meaningful and significant projects, as well as leverage small grant funding for other investment and funding sources. The small grants initiative helps residents, microenterprises, small businesses, small nonprofits, and community groups take a more active role in improving their neighborhoods. The potential access to seed funding has been very successful in actively engaging residents and local stakeholders in revitalization projects that are meaningful to them and highlight their skills.

Similar to previous small grants funded through NRTC, awarded grants will target grassroots organizations and individuals who generally do not otherwise have access to or know how to apply for grant funding. In partnership with I am Trenton, who will administer the grants and with whom we will co-create the criteria and application process, we will solicit proposals that meet one of two categories:

- **Implementation of the Creek to Canal Creative District Plan:** grants will be awarded to organizations and individuals not described in the Arts District Activities component to further the established goals of the C2C plan.
- **Small Business improvements:** grants will be awarded to small businesses for aesthetic and safety improvements, including facades, lighting, displays, and other improvements that will increase the likelihood of customers frequenting their businesses.

These small grants will support economic development, and the conditions necessary for economic development, in OTN while advancing the goals of the OTN, C2C, and Trenton 250 plans, all focused on economic improvements and

development of the neighborhood. Accordingly, we have included Small Grants as part of overall economic development efforts in OTN.



Clean, Green, and Safe Community District Improvements

OTN is undergoing major redevelopment. With 30 new rental units that came online in 2020 and an additional 70 anticipated in 2022, OTN must continue to improve its feel and appearance as a welcoming and attractive neighborhood for businesses, residents, and visitors.



Isles' Clean and Green program (C&G), modeled after similar programs in other cities across the country, is a multipurpose service that lays important groundwork for economic development, residential redevelopment, and implementation of the Creative District. C&G activates public spaces, controls litter and dumping, and works to transform underutilized spaces into opportunities for passive and active recreation. Isles C&G program hires and trains un- and underemployed individuals, typically Trenton residents, providing valuable training and work experience. C&G began work in OTN five years ago. With additional demolitions of city-owned properties anticipated in 2022, C&G will add these newly vacant lots onto its regular schedule

of maintenance and beautification. With expanded service in OTN, we will better support the downtown commercial district and the Creative District. They will continue to collaborate with local businesses and TDA's Clean & Safe program, and coordinate maintenance with TDA Downtown Ambassadors.



Small Business Support

OTN's small businesses form the social and economic backbone of the neighborhood, whether local eateries, convenience stores, or clothing stores. Many of these business owners do not have formal training or background in running or marketing a business, and many have been economically challenged by COVID and the absence of state

workers during the past 18+ months. This funding would support a small business consultant to work with local small business owners, the majority of which are microenterprises, and assist them in developing realistic business plans and budgets, developing and implementing marketing strategies, planning and securing funding for facilities improvements (both aesthetic and physical), and connecting businessowners to share resources and coordinate economic development efforts.

Local Minority-owned Microenterprise Support

The Hanover-Broad Coalition (HBC) is a group of OTN property owners of color who seek to redevelop their properties and improve the neighborhood, while building the capacity and wealth of OTN residents through that redevelopment. Collectively they own 100k+sf of residential and commercial space across 22 properties. With support of this funding, HBC will lay the groundwork of this initiative by: developing a network of local contractors and skilled laborers by conducting a resident survey of skills, credentials, current microenterprises operating under the table, and desired careers; conducting predevelopment planning of existing properties; matching residents with workforce development programs; negotiating with private developers to ensure use of local labor and talent; and community building activities among property owners, aligned with Isles' outreach and engagement efforts.

OLD TRENTON REDEVELOPMENT

Affordable housing and open space development are key goals of the NRTC plan. Isles' goal is to be a moderating influence in the market and to ensure equitable, inclusive development over the long term, while decreasing blight, activating vacant and abandoned buildings and lots, and, as a consequence, increasing community safety. Our redevelopment efforts are focused on the following projects:

Infill and Scattered Site Housing

OTN continues to attract a significant amount of private investor interest. We continue work on five vacant lots (43 N Stockton, 208 Academy, 212-216 N Montgomery), one vacant building (238 E Hanover), and are considering acquiring an additional building (116 N Montgomery). This funding will continue new construction at 43 N Stockton St, currently a vacant lot, into a three-unit apartment building that Isles will rent out. Concept and construction plans for 208 Academy St and 212-216 N Montgomery Street are complete, and funding will support construction of these vacant lot infill projects. Isles will retain ownership and rent out both buildings, for tenants who make 80% of AMI or less at non-deed-restricted affordable rents. 116 N Montgomery is currently for sale and is located between two adjacent properties that Isles owns (114 and 118 N Montgomery). Funding will support the acquisition and improvement to this property as well.

E Hanover Reuse Planning

First Presbyterian Church, located in Old Trenton Neighborhood between State and Hanover streets, is finalizing redevelopment plans for its mixed-use residential/commercial properties at 111-113-115-117 and 121-123 Hanover St. Previous NRTC funding provided support for visioning and planning workshops for these sites, and additional funding will provide predevelopment support to help design the future of these properties.

RECREATION & RESIDENT SERVICES

As noted in the OTN plan goals, residents in OTN seek opportunities to develop their leadership skills, improve their financial and educational strength, and create additional recreational and social opportunities. This NRTC seeks to achieve these goals through:

Outreach & Organizing

Isles will continue working with residents and stakeholders to identify their needs and priorities, and to engage them in redevelopment activities. We will continue to organize and build an audience for OTN community meetings and will host events and beautification initiatives that foster relationships among neighbors. This activity will include continued field work to organize residents and increase outreach and engagement, programming at Roberto Clemente Park and the Children's Garden, and deployment of T-Recs, our mobile recreation service.

In addition, this funding will continue to support a neighborhood-based organizer who will develop personal and organizational relationships with community members. This includes educating them around available social services and their rights as tenants, as well as identifying a vision for the neighborhood. This will build on existing relationships and allow Isles to empower community members to be advocates for their own interests.

Supportive Services Social Worker

With our recent acquisition of 46 units of Section 8 housing OTN, we have hired a resident support services staff member to provide supportive services to tenants and to connect them to needed resources. This position is half funded through revenue provided by the project, and we will use NRTC funding to fund a full-time position.

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Jewish Renaissance Foundation
 “Perth Amboy Alliance for Community 2022”

HOUSING AND ECONOMIC PROJECTS:

Encourage Greater Economic Opportunity and Offers Employment and Job Readiness.

Small Business Support & Development: This crucial component for community development is about maintaining an environment conducive to the establishment and operation of small businesses. Through a dedicated Small Business

Coordinator, support for our small businesses will focus on providing workshops on local rules and regulations, general business management, and clarity regarding available resources and industry trends. We will work closely with our businesses and, if necessary, help complete the appropriate paperwork. Workshops will be held virtually and, when feasible, in person. Further, we will partner for Small Business Saturday and develop strategies to help drive increased customer traffic.

Funding Requested: \$985,000

Municipality: Perth Amboy (P.A.A.C. neighborhood)

Applicant’s Website: www.jrfnj.org

Contact: Grace Co-Ortega, grace.co-ortega@jrfnj.org,
 (732) 324-2114 x127

Employment Support, Education & Training

- **Employment Boot Camps**

We will run boot camp style workshops for individuals as a partnership with the Bayside FSC twice per quarter. Boot camps will focus on motivational strategies to help with job searching. A virtual platform will be used along with in person sessions when feasible. PAAC will support the yearly Career Fair in partnership with the City of Perth Amboy, Middlesex County College and PARTNER.

- **ESL Classes**

Over 60% of residents in the PAAC Neighborhood speak limited English. As a result, they experience the highest unemployment rate, lowest rate of full-time employment, and lowest median earnings.

- **Adult ESL Classes and “Neighborhood Cafes”**

The goal is to help residents obtain language survival skills, improve their job prospects, attend higher education classes, and participate more actively in the community.

- **Financial Literacy**

One sure way families increase their disposable income is to help them learn to manage finances more effectively. By participating in the Dave Ramsey Financial Peace Course, residents will increase knowledge regarding finances. Job Training

- **JRF Training & Testing Center (T&TC)**

We’ve learned that providing opportunities to be licensed, certified or earn a diploma helps to, generate better employment opportunities. Through the T&TC, our DOL approved private career school social microenterprise, we offer a Licensed Home Inspector training and will continue to expand our in-demand offerings while also providing the testing.

Access to Education and Other Services

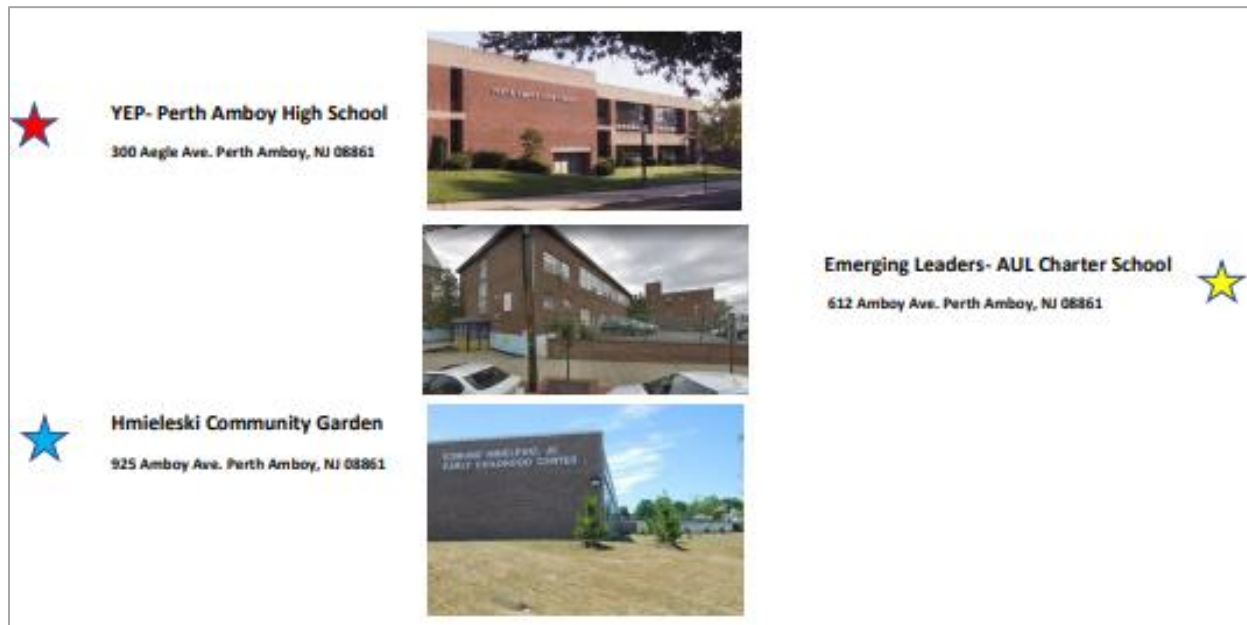
Emerging Leaders for a Healthier Perth Amboy: This program provides youth with hands on experience in community health and the opportunity to make lasting change in their community. High-school-aged youth will be fully immersed in a health education and service-learning institute to develop a plan of action that addresses the

state of health in Perth Amboy. After developing their action plans during the school year, the Emerging Leaders will spend the summer putting their plans into action. They will be employed and earn summer stipend pay for 8 weeks.

Youth Entrepreneurship (YEP): In partnership with the School-based Youth Services Program (SBYS) located in the Perth Amboy High School, YEP focuses on preparing students to start their own micro-enterprises. We will partner with the Network for Teaching Entrepreneurship (NFTE) to provide a comprehensive experience for our teens. Through experimental, project-based learning, students will develop crucial entrepreneurial skills. YEP, will ultimately be a key economic development component, as NFTE reports that 1 in 4 graduates start a business. In addition, NFTE found that providing this training will help increase a student's salary by 50% as compared to their peers.

Maintain a Safe, Healthy, and Clean Environment Including Home Repair.

Neighborhood Home Repair Program: In partnership with Morris Habitat for Humanity, we will offer major and minor home repairs necessary for restoring and maintaining safe and healthy living conditions and preserving home values. Volunteer teams work under the direction of Habitat staff and volunteer supervisors to complete the repairs. We will also assist in facilitating Morris Habitat's "A Brush with Kindness" initiative, which assists PAAC residents with minor repairs, maintenance, painting, and landscaping or streetscaping. Projects are typically very small but tend to deliver maximum impact in the look and feel of the neighborhood.

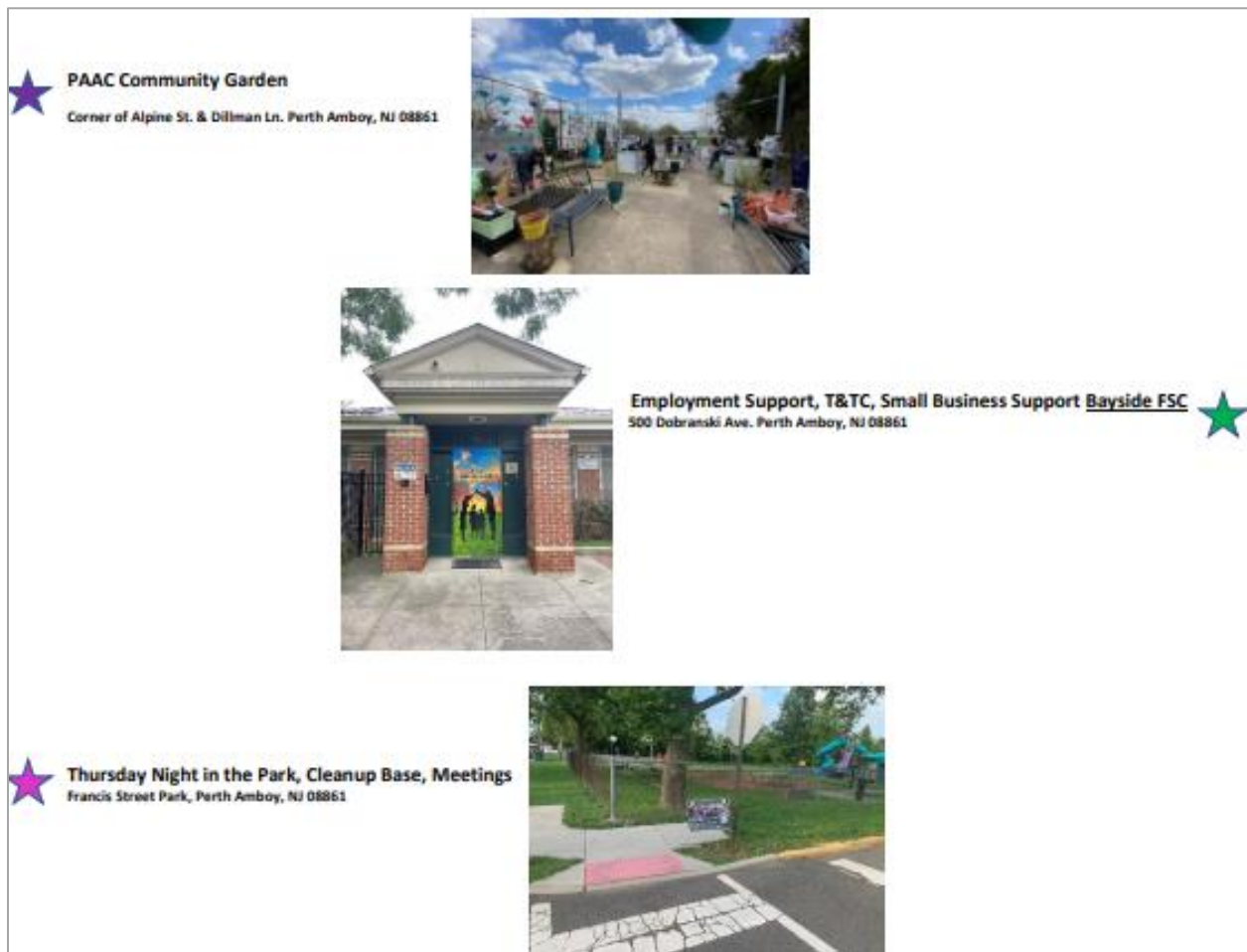


SUPPORTIVE SERVICES:

Networking and Communicating

PAAC Neighborhood Association (PNA): The PNA has become pivotal in creating change. This group of homeowners, renters, business owners, school faculty/staff and church officials from the neighborhood are responsible for identifying and addressing challenges and concerns. Through the PNA we hold community meetings, offer programming, and organize neighborhood cleanups. In addition, we will leverage NRTC funds to obtain another 3 grants to help with additional supports:

- **Community Garden:** We have a newly renovated community garden with the assistance of NRTC and Home Depot. We are looking to add an additional garden to reduce the impact of food deserts in the neighborhood. Our garden has been a source of comfort during this pandemic.
- **Thursday Nights @ the Park:** Several Thursday evenings during the summer, residents are encouraged to come out to the Francis Street Park between 6-9pm for Movies under the Stars, concerts, talent shows, arts & crafts and much more. It helps residents get to know each other creating opportunities for children to play and socialize.
- **Healthy Lifestyle Programing:** In an effort to provide programs in the neighborhood, we will conduct monthly nutrition/healthy living workshops for residents and provide programming for our seniors through the Senior Wellness Club.
- **Streetscaping:** In the summer of 2018, a Walkability Audit was conducted on Amboy Ave.



The audit identified issues and concerns for pedestrians and bicyclists related to the safety, access, and convenience. It also included recommendations such as traffic calming features to encourage more responsible driving, potentially reduce traffic flow, and decrease the likelihood of accidents. There are 8 areas on Amboy Ave. that are missing crosswalks. 12 areas were identified as having faulty pedestrian crossings. Updating the Amboy Ave. corridor with these and other streetscaping initiatives play an important role in forming the visual image of a sustainable community. To this end, curb bulbs, planting buffers and a gateway marker are also included in the plan.



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Lincoln Park Coast Cultural District "Lincoln Park 2022"

LPCCDs NRTC Project application, Lincoln Park 2022, continues the revitalization of the Lincoln Park neighborhood of Newark, NJ. The activities in this year's application seek to advance these focus areas:

- **Arts, Culture, & Recreation**- "building Lincoln Park into a premier arts and culture district"
- **Housing**- increasing "housing security for existing residents and catalyzing the development of 250 additional housing units in Lincoln Park over the next ten years so that families, seniors, artists, and others can call the neighborhood home".
- **Economic Development**- improving the "workforce development and economic opportunity in Lincoln Park."
- **Community Empowerment & Resident Leadership**-building capacity and helping "residents and stakeholders find and exercise their collective voice"
- **Mobility, Infrastructure, & Safety**- improving the "residents' ability to get around the neighborhood, the state of neighborhood infrastructure, and the safety of residents."
- **Resident Services & Supports**- "to link residents with existing programs in the City while working to identify long-term services and support for youth, senior citizens, and special populations more locally".

Funding Requested: \$937,500

Municipality: Newark (Lincoln Park neighborhood)

Applicant's Website: www.lpccd.org

Contact: Anthony Smith, asmith@njcdc.org, (973) 242-4144



46 & 48-50 WEST KINNEY STREET

Objective 1: 46 & 48-50 West Kinney Multifamily Housing Development will be the ground-up construction of a 7-unit rental housing project that LPCCD will develop in partnership with Baldwin Equities and Community Asset Preservation Corporation (CAPC). The completed rental units will be affordable to residents earning between 60%-80% of the Area Median Income.

Objective 2: 1033 Broad Street – In partnership with Baldwin Equities and CAPC, LPCCD will develop a mixed-use residential structure with 60 rental housing units, of which at least 20% will be affordable, and two commercial spaces. These

rental units will be priced at 50%-80% of the Area Market Income and marketed to existing neighborhood residents as well as the larger Newark community. One of the commercial spaces will serve as a performance venue primarily for local talent, and the other space will house a food court with five food incubation stalls. Local, start-up, culinary entrepreneurs will develop their business management skills, have a location to sell their food to the public, and ultimately establish a business in the neighborhood.



1033 BROAD STREET

**26-28 PARKHURST STREET**

Objective 3: 26-28 Parkhurst Multifamily Housing – In partnership with Hanini Group, LPCCD will develop a multifamily residential structure with six rental housing units. Housing units will be rented to households making 50%-80% of the Area Median Income. Graduates from LPCCD's real estate development training program will be hired as junior developers on this project furthering small business and entrepreneurial development.

In Objective 4: Small Business & Microenterprise Training – LPCCD will partner with Rising Tide Capital (RTC), Neighborhood Workshop, and Reh+Main Design & Development (Reh+Main) to provide training to small business entrepreneurs, laborers, and microenterprises (those with less than five employees). Specifically,

LPCCD will pay the tuition of 3-5 residents to receive hands-on training and coaching in business management and planning from RTC. Training will also be tailored to those who work in the arts, including culinary arts. Graduates of the program have access to additional resources to help their businesses grow. Additionally, LPCCD will cover the cost of 8-10 residents to receive training from Neighborhood Workshop and Reh+Main.

Neighborhood Workshop and Reh+Main offer top-notch training in real estate development and business planning to move individuals from laborers to entrepreneurs or micro-enterprises and small-scale developers/rehabbers to small business owners. Supporting entrepreneurs, small business owners, and microenterprises - especially locally grown enterprises - is paramount and timely if they are to take advantage of the continued investment and development Newark is experiencing. Rising Tide Capital's statewide reputation and track record, along with Neighborhood Workshop and Reh+Main's top-notch training, can open the door for these small businesses, entrepreneurs, and microenterprises to grow and thrive in Lincoln Park.

Objective 5: Creative & Entrepreneurial Space – LPCCD will partner with CAPC to develop a creative, entrepreneurial space for artists and makers in the Lincoln Park Neighborhood. This facility will feature office space, a gallery, recording studios, and a café space managed by Medina = Citi, a Black, LGBTQ local developer, entrepreneur, and artist. Medina = Citi will pursue a lease-to-own arrangement with CAPC.

Objective 6: Community Participation, Organizing, Events – LPCCD seeks to build community leadership and participation by facilitating leadership training, regular community meetings, and special committee meetings to discuss neighborhood plan implementation and related neighborhood issues. LPCCD also hosts convenings and/or activities around housing, safety, health and wellness, mobility, economic development, and general neighborhood revitalization topics.

Objective 7: Arts, Recreation, and Beautification--LPCCD will activate Lincoln Park, the neighborhood's largest open space, through a series of arts and recreation programs for the community. Additionally, LPCCD envisions creating and preserving art spaces in the neighborhood. And, working with business owners, LPCCD will implement streetscape improvements ((e.g., decorative trash cans, murals, and bike stands) to beautify the neighborhood, increase its appeal and contribute to the neighborhood's overall revitalization.

**1 LINCOLN PARK (PARK LOCATION)**

This application addresses both physical and economic distress in an equitable fashion. Its activities seek to alleviate poverty by increasing household income, increasing access to new affordable rental housing, growing and strengthening neighborhood-based small businesses and microenterprises, as well as providing programs that preserve and enhance areas of cultural, open space, and recreational value. This application addresses all four distress criteria outlined by the DCA in its August 2014 NRTC Program Rules document.

This application incorporates proposed work with microenterprises in one of the objectives. The Economic Development Objective 4 will work to strengthen and support microenterprises as they receive the training and support needed to spur growth. Rising Tide Capital will provide microenterprises with hands-on training and coaching in business management and planning. Training will also be tailored to those who work in the arts, including culinary arts. Graduates of the program have access to additional resources to help their businesses grow. Neighborhood Workshop and Reh+Main provide training and coaching in real estate development and business planning & management. Laborers, rehabbers, and small-scale developers learn how to start and/or grow their businesses.

LPCCD's NRTC Project 2022 application continues to build on LPCCD's experience and success. LPCCD's project partners provide additional capacity and will help attract funding and additional resources to leverage the neighborhood's existing assets. Moreover, this application provides the neighborhood, LPCCD's collaborative partners, and the City of Newark with an exciting menu of projects to move forward. These projects will build on the strengths of LPCCD and its partners, and catalyze new, equitable investment in the Lincoln Park neighborhood.

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New Brunswick Tomorrow “Esperanza Neighborhood Collaborative 2022”

New Brunswick Tomorrow's 2022 NRTC application, our second since inclusion into the NRTC program in 2020, represents the next stage in our long-term effort to drive equitable revitalization and improved quality of life in the Esperanza Neighborhood, a majority Hispanic, low- to moderate- income neighborhood of in the bustling, asset-rich urban environment of New Brunswick.

The strategies and activities presented within this application are the continuation and culmination of nearly eight years of active neighborhood improvement and revitalization work by NBT, our project partners, and a wide range of neighborhood residents, small business representatives, and stakeholders,

with the active support of the City of New Brunswick. This application represents our best thinking about how to build upon that past success and take our next big step toward our collective vision for the future, one in which the Esperanza Neighborhood is a worthy home for the dreams of those who live and work here.

Funding Requested: \$985,000

Municipality: New Brunswick (Esperanza neighborhood)

Applicant's Website: www.nbtomorrow.org

Contact: Jaymie Santiago, jsantiago@nbtomorrow.org, (732) 246-0603

REVITALIZATION ACTIVITIES:

- **Community building:** to involve and empower residents in positive neighborhood change, particularly in parks, community safety, and arts and culture
- **Economic development:** to equip emerging entrepreneurs and small businesses in the neighborhood's French Street commercial corridor with opportunities and tools to succeed
- **Housing:** to create affordable, quality homes, prepare first-time homebuyers and support tenants
- **Community services:** to help families meet their goals and support the needs of children
- **Connection and movement:** to improve neighborhood infrastructure and streetscapes

This application includes components of each focus area, with a particular emphasis on Housing and Economic Developments strategies; six of our eleven objectives and over 65% of our budget relate to these crucial building blocks of neighborhood revitalization.

Housing

Application Objectives 1 and 2 aim to positively intervene in the Esperanza Neighborhood's expensive and challenging housing market by creating ready homes and home-ready families.

Specifically, in **Objective 1, "Acquire & rehab homeownership units"** NBT will partner with NJCC and its real estate subsidiary Community Asset Preservation Corporation (CAPC) to rehabilitate a two-unit, severely distressed neighborhood home and sell it as a homeownership opportunity. CAPC has rehabilitated seven units of neighborhood housing over the past few years, and NRTC funding will help ensure affordability as we target this property to first-time homebuyers earning less than 80% of Area Median Income. This will ensure that quality homes will not turn into more neighborhood investment properties.



Through **Objective 2, "Prepare homeownership-ready families"**, we will partner with NJCC and PRAB to ensure that more households in our community are prepared to invest in a home of their own. This will include broadly accessible pre-homeownership education and individualized counseling, including credit counseling, for a minimum of twelve low- and moderate-income, first-time homebuyer households. It will also provide additional funds to our newly launched down payment assistance program, so that 6 to 8 more of these households can benefit from the financial lift needed to put down roots in the community and build generational wealth.

Economic Development

Application Objectives 3, 4, and 5 aim to equip local microenterprises and entrepreneurs with the tools and opportunities to grow their businesses and our local economy. Objective 6 provides low-income households with a financial

stepping stone toward their economic goals.

Objective 3, "Grow & strengthen neighborhood small businesses", focuses on coordinated supports for small businesses in the neighborhood's French Street commercial corridor. Despite the vibrancy and economic vitality of the district – it has less frequent vacancies than New Brunswick's downtown – prior to the Esperanza Project there was little collaboration between businesses or coordinated assistance for them. We will build upon our recent efforts in that regard in two ways.

First, we will use NRTC funding to make two grant programs available to neighborhood businesses: "business boost" micro-grants for at least 35 businesses to tackle projects for business growth projects of their choosing, and matching grants for 4 to 7 commercial properties to improve or replace their facades, which will allow viable but cash-strapped businesses to take part in the transformation of the corridor as they seek to take their businesses to the next levels.

Second, we will continue to implement online and in-person marketing initiatives, including the expansion of our newly minted district gift card program, to strengthen the unique brand of the district and attract customers and visitors.

In **Objective 4, "Cultivate & enhance entrepreneurship"**, NBT and its partner Rising Tide Capital will facilitate hands-on training and opportunities for small-scale entrepreneurs. Many of our community members have the talent and drive to go into business, and our aim is to match them with the appropriate resources and tools. Through Rising Tide, that includes the provision of the introductory business course (the Community Business Academy) for 20+ individuals and individualized coaching and technical assistance (Business Acceleration Services) for 40+ entrepreneurs or small business owners. That individual TA and coaching will be explicitly linked to referrals to the business boost



Picture 1: 300 Somerset St – possible site of shared incubator kitchen (Objective 4: Cultivate entrepreneurship)

micro-grant program (Objective 3), to incentivize neighborhood businesses to immediately act upon their business growth ideas. We will also create 25+ sales opportunities for 8 or more local food entrepreneurs through our “Mercado Esperanza” initiative, to help them further establish and develop their operations.

Under Objective 4, we will also lay the groundwork for the exciting next phase in our entrepreneurial strategies by developing a business plan and design concept for a shared-use incubator kitchen – a place where aspiring food entrepreneurs, micro-enterprises, and local food establishments can ply their trade, improve their skills, and access facilities and services that will allow them to start and grow their businesses.

Objective 5, “Targeted Training & Education”, is closely related to #4: We will provide scholarships to four to six promising individuals/food entrepreneurs to participate in Elijah's Promise Culinary School courses.

Objective 6, “Support family economic development and housing goals,” is a new item for this NRTC application, but relates to and provides an additional pathway to other enumerated objectives and Plan strategies in Economic Development and Housing. With this funding, we will offer matched savings grants to 25 or more neighborhood families graduating from the Family Leadership Academy (see Objective 7 below) to pursue the household financial stability goals they set in the course of the program. That might mean, for example, using their new savings toward a down payment, to help buy a car to access a new employment opportunity, or to pay off debilitating debt.

Community Services

Application **Objective 7, “Offer financial empowerment services”**, supports the implementation of the Family Leadership Academy (FLA), a year-long, comprehensive family goal-setting and financial empowerment program and the lynchpin of our Community Services strategies. It was collaboratively designed by NBT and long-time partner PRAB, and PRAB is responsible for its ongoing operations. We sometimes employ the slogan, “neighborhood revitalization, one household at a time,” to illustrate the relationship of the FLA's support for families with other revitalization strategies.



Picture 3: Delavan & Livingston Ave - asphalt mural site (Objective 9: Promote arts & culture)

In 2022 and the first half of 2013, 25 or more families will graduate from the FLA in two cohorts. The program often serves as an “on-ramp” to further Esperanza Project opportunities, and we expect at least five participants will move on to entrepreneurship training, and seven or more to pre-homeownership counseling. NRTC funds will help supplement existing program funding. As noted above in Objective 6, the program will also be enhanced by the matched savings grants given to graduating families to accomplish their economic development or housing goals.

Community Building

Objectives 8 and 9 relate to our goals for community engagement and enhanced quality of life for those who call the Esperanza Neighborhood home. Community participation and empowerment has been one of the hallmarks of the first eight years of the Esperanza Neighborhood Project and will continue to be so moving forward.



Picture 4: War Memorial Park - site of cultural events (Objective 9: Promote arts & culture)

Objective 8, "Organize & increase community participation", will employ our proven neighbor-to-neighbor community outreach and organizing model, training active community members to connect with and recruit other residents and local business representatives into neighborhood improvement activities and the various programs and resources outlined throughout this application. These "community ambassadors" ensure that our communications find the "hard-to-reach" households who aren't receiving information through traditional channels. The funding will support stipends for eight or more outreach ambassadors and related promotional and educational materials as they help us reach 400 or more

new residents through outreach, while also ensuring participation of 150 or more volunteers in our community activities.

This community participation is not simply for its own sake, but more importantly to identify and advance community priorities around quality of life.

For this application **Objective 9, "Promote neighborhood arts, culture, & identity"** includes three inter-related arts and culture activities that will be carried out in collaboration with coLAB Arts: a new neighborhood public art installation (which would be our eighth in the neighborhood), along with the restoration of two previously installed murals, four or more "Mercado Esperanza" or similar community cultural events hosted, and 30 or more youth engaged in the "Mercado Institute" interdisciplinary arts program.



Picture 5: Joyce Kilmer Park - site of cultural events (Objective 9: Promote arts & culture)

Connection & Movement

The application also draws strategies related to improving the Esperanza Neighborhood's pedestrian infrastructure and streetscapes, with a focus on safety and distinctive aesthetics.

In **Objective 10, "Establish distinctive neighborhood streetscape"**, we are allotting funds to sustain and build upon improvements to the French Street commercial corridor streetscape. This effort began in earnest in 2020 through the DCA's Neighborhood Preservation Program, a collaboration of NBT and the City of New Brunswick and was further supported through our 2021 NRTC grant. Now, we look to ensure the continued viability of these improvements by expanding litter clean-up services and increasing maintenance of recently installed planters.

The Esperanza Neighborhood in 2022... and 2027

Taken together, these activities will directly improve the lives and prospects of many families and small business owners in the Esperanza Neighborhood and add a jolt of momentum to its physical renewal and equitable revitalization. They are responsive to an engaged, empowered community, attentive to neighborhood assets and challenges, and tailored to the strengths of a highly capable lead agency and committed network of partners.

We are confident that implementation of these revitalization strategies, with NRTC investment and the support of other funders, will bring us that much closer to the vision fashioned by residents in the NRTC planning process:

"Our hope and vision are for a community that is united and committed to maintaining a safe and clean environment for all residents. All those who live, work, and do business here will feel proud of the community and empowered as leaders to make a difference. We will collaborate with allied organizations to strengthen opportunities in areas like housing, the economy, the well-being of our families, and the education of our children."

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New Jersey Community Development Corp.
“Adaptive Reuse of Rogers Locomotive Works Millwright Shop II”

Through this application, NJCDC seeks continued funding to develop an historic mill building into a mixed-use residential/commercial project in the heart of our neighborhood. This building, the former Rogers Locomotive Works Millwright Shop, was constructed in 1869 and has for the past 30 years been vacant and in deteriorating condition. We also seek to continue undertaking neighborhood programming through our Great Falls Promise Neighborhood Initiative.

Funding Requested: \$985,000

Municipality: Paterson (Great Falls/Spruce Street neighborhood)

Applicant’s Website: www.njcdc.org

Contact: Robert Guarasci, rguarasci@njcdc.org, (973) 413-1635

We aim to create lasting change by implementing a variety of affordable housing, economic development and social service activities.

With the support of NRTC, NJCDC has constructed more than 150 units of affordable housing and invested in neighborhood brick and mortar projects. We have rehabilitated and repurposed other abandoned historic mill buildings into active community spaces. One example is our work to

convert a former textile factory into a neighborhood charter school serving 500 elementary grade students. In 2018, with the assistance of NRTC, we completed construction of the Great Falls Education & Training Center (GFE&TC) which provides educational, job training, youth development and microenterprise development services to neighborhood residents. More recent NRTC funding is enabling us to convert the oldest church in Paterson into a Youth Performing Arts venue.

Given that NRTC funds must be used for neighborhood preservation and revitalization activities, this application proposes to finance construction costs to repurpose the Rogers Locomotive Works Millwright Shop into 38 units of housing and 2 ground floor retail spaces. This project will provide much needed housing at the same time it rehabilitates one of the last remaining mill buildings in the neighborhood—turning it from an eyesore into a community asset. In addition, the two ground-floor retail spaces will provide jobs and enhanced economic activity, particularly with more and more visitors to the area as a result of Paterson’s national park—just two blocks away.

Through this application, we are seeking a second allocation of funding for construction costs associated with the project. The property is owned by our partner in this project—Community Asset Preservation Corporation (CAPC)—and we will work collaboratively to utilize a variety of other funding sources to complete this project.

This project is currently in Phase 1 of the construction process, which is largely building stabilization efforts. The work has included emergency roof repairs, including the installation of new gutters and leaders, foundation masonry repair on the exterior of the building, and repair of brownstone roof edges. In addition, we have secured land use approvals over the past year from the Paterson Historic Preservation Commission and the Paterson Planning Board. We have also secured Part 1 approval from National Park Service in anticipation of applying for Federal Historic Tax Credits.

As our application will demonstrate, this project will address distress, spur economic activity, and leverage investment from additional sources. Funds have been spent on the aforementioned building stabilization work as well as architectural fees and other predevelopment costs. We anticipate raising a significant sum from other

sources that include state tax credits, historic tax credits, and local funding through the City of Paterson such as HOME and CDBG.

In addition to this housing project, our application proposes to continue and expand upon our Great Falls Promise Neighborhood Initiative, including funding program expenses for educational, youth development, job training and microenterprise services at the Great Falls Education & Training Center (GFE&TC). Programming at GFE&TC includes instruction in cutting edge fields such as audio and video production to engage disaffected young people in meaningful job training and to serve as a pathway to employment.

This application is intended to achieve and bolster the following strategies:

Creating an Empowered Community

- Making the neighborhood safer and friendlier
- Expansion of Youth Activities

Lifelong Learning

- Establishment of New (Non-Traditional) Education Programs and Facilities

Housing Opportunities

- Expanding housing choices

Restored Productivity

- Coordination of Job Readiness Programs and Technical Training
- Creation of an Arts and Technology Youth Center
- Developing Paterson's arts and cultural potential

Strengthened Identity, Heightened Awareness

- Improving the gateways to Paterson and the Greater Spruce Street neighborhood

HOUSING – ROGERS LOCOMOTIVE WORKS MILLWRIGHT SHOP

NJCDC's Greater Spruce Street neighborhood plan calls for the physical revitalization of the neighborhood through the rehabilitation of current structures or the construction of new facilities, including affordable housing. The funding we are requesting for development costs will enable us to move forward with this project in partnership with CAPC, and ultimately bring 38 new units of housing and two ground-floor retail spaces to Spruce Street, the heart of the neighborhood.

This project will be an adaptive reuse of the one of the last remaining undeveloped mill buildings in Paterson's historic district. This building was once the Millwright Shop of the Rogers Locomotive Works and was originally connected to NJCDC's main headquarters located at 32 Spruce Street. In addition to returning a currently abandoned property to productive use, this project will also restore a historically significant building to its former glory. The development team has already received Part 1 approval of our Federal Historic Tax Credit application and we will be conducting the rehabilitation in accordance with exacting historic preservation standards.

Built in 1869, this unique structure is a three-story brick masonry building constructed on a brownstone foundation. It is one of many mill buildings in the historic district, which was the hub of Paterson's manufacturing dominance in the late 18th and early 19th centuries.

This building has been vacant and abandoned for over 30 years and was deteriorating to the point of becoming a public safety issue within the Greater Spruce Street neighborhood. Our partner, CAPC, purchased the property in January of 2018 and soon after began several emergency repairs designed to stabilize the building and protect the structure from further deterioration. To date, emergency repair work has been completed on the roof, roof eaves,



and brownstone foundation. Funds have been invested in this building for emergency stabilization repairs as well as predevelopment and professional costs including site investigation, a Phase I environmental report, securing a qualified historic preservation architectural team, and retaining a historic consultant.

SUPPORTIVE SERVICES – GREAT FALLS PROMISE NEIGHBORHOOD INITIATIVE

Through this application, NJCDC also seeks funding to support programs, services, and activities designed to promote our approved plan's objectives to enhance the well-being of children and families

residing within our neighborhood, with a specific emphasis on youth and young adults. More specifically, the funding is for our Great Falls Promise Neighborhood Initiative, through which we are working to replicate the pioneering work of the Harlem Children's Zone. We are seeking NRTC funding to continue this work.

Though the Great Falls Promise Neighborhood Initiative, we are expanding upon our substantial base of successful programs for children and their families to create a pipeline of services that address the needs of children throughout every phase of childhood from birth through adolescence--with the ultimate goal of all 8,000 neighborhood children reaching adulthood ready for college and careers.

There are five distinct programs within our Great Falls Promise Neighborhood Initiative for which we are seeking NRTC funds in this application.

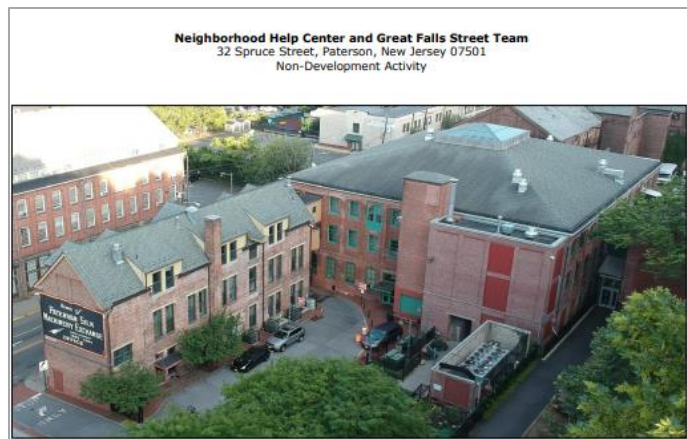
Great Falls Education & Training Center (GFETC). Created with previous NRTC funding, we now seek continued programming support in the area of educational, job training, and microenterprise development services for youth and young adults in our neighborhood. This will be achieved by hosting workshops, classes, community events, and providing co-working opportunities to link youth with careers in the technology sector, and with volunteer mentors to help them build skills and obtain internships and employment. These services will be provided to 200 youth over the grant period. We seek NRTC funds to support the salary of a program coordinator; for the costs of AmeriCorps members assigned to the site over a two-year period; and to



support the cost of various youth programming activities. In addition, we would like to dedicate to engaging someone to manage the sound studio and plan its programming. Prior to the pandemic, GFETC was serving more than 100 youth each day and it has become a very popular venue for neighborhood teens. Over the summer, the youth center fully re-opened for in-person activities and is building back to serving 100+ youth each day.

Neighborhood Help Center/Community Outreach. NJCDC's Neighborhood Help Center (NHC) is a one-stop-shop where neighborhood residents can find referral assistance related to housing, employment, immigration, and more. It is also the base from which NJCDC operates our community outreach services. The NHC also hosts workshops on a variety of topics, including financial literacy, job readiness, and healthcare, traditionally reaching than 300 residents each year. The NHC's community outreach arm actively collects community input on matters of neighborhood concern, in addition to assisting with volunteer recruitment, neighborhood revitalization initiatives, and community service projects. In this application, we seek NRTC funds for our NHC Coordinator's salary, and for program-related materials and supplies.

Great Falls Street Team. This program will engage neighborhood residents in cleanup projects and revitalization activities to make the neighborhood more visually appealing and foster a sense of community pride. We seek NRTC funds to purchase materials and supplies for cleanup and beautification events and to pay stipends for up to 8-10 neighborhood youth who will participate in this program.



Neighborhood Captains. As we have carried out our place-based work over the years, a number of exceptionally dedicated residents have emerged and have demonstrated their ability to serve as community organizers, community engagers, and thought leaders. We propose formally designating five of them as Neighborhood Captains with responsibilities related to programming throughout the neighborhood, from block parties to petition drives to clean-ups. Each Neighborhood Captain will be given an annual stipend.

Paterson Youth Arts Program. This program provides arts instruction and programs for students at school, after school, and during summer months in order to increase their exposure to audio arts (e.g., piano and percussion), visual arts (e.g. painting and drawing) and performing arts (e.g. dance and theatre). We seek NRTC funds in the amount for materials and supplies, and art instructors pay.

Great Falls Mural Initiative. As part of a strategic effort to beautify the area surrounding Great Falls National Park, we will continue to convene volunteers and artists to create large outdoor murals in the neighborhood. This will enhance the area's visual appeal and celebrate its vibrant arts community. We seek NRTC funds for materials, supplies, and expenses related to producing the murals.

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Parkside Business & Community In Partnership (PBCIP)

“Build a Healthier, More Equitable Parkside Community”

PBCIP’s commitment to building a healthier, more equitable Parkside is deeply rooted in the 2005 Parkside Neighborhood Strategic Plan adopted by local residents and stakeholders. Implementation of holistic initiatives, community building activities and built environment projects embodied within the plan can be viewed as a living example of our mission to assist Parkside families in addressing systemic inequities and overcoming barriers to self-sufficiency while working to revitalize the community for an improved quality of life.

PBCIP is seeking NRTC funding to support the following activities:

Housing Development:

For-sale homes development is one of the single most important pathways to equity and prosperity in the Parkside neighborhood. With the development of quality, for-sale affordable housing (for families ranging from 51-80% of the area median income), Parkside will chart a new pathway that ensures:

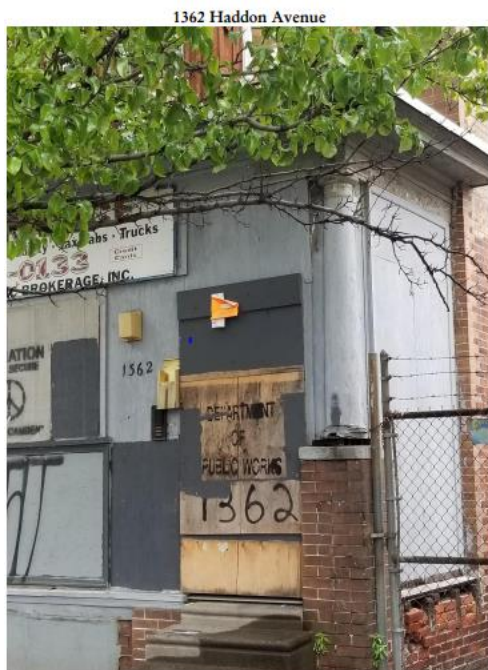
- blight eradication
- wealth building
- increased homeownership rate
- more job opportunities for the local community
- healthier population which means a healthier economy (lower health care costs)

Funding Requested: \$985,000

Municipality: Camden (Parkside neighborhood)

Applicant’s Website: www.pbcip.org

***Contact: Bridget Phiher, bphiher@pbcip.org,
(856) 964-0440***



Homeownership builds wealth and brings stability to neighborhoods, but a lack of quality housing supply is suppressing homeownership today in the Parkside community of Camden, NJ. PBCIP would like to build generational wealth and increase the homeownership rate by providing new affordable housing options for residents while addressing issues of housing vacancy and vacant land that blight the historic neighborhood.

NRTC funding to finance the development of 10-units, for-sale housing to single-family households ranging in income from 51% to 80% of Area Median Income is critical to a healthier more equitable community. The for-sale initiative includes rehab and construction of 3 bedrooms, 2 to 2.5 bath units on highly marketable and residential corridors that will garner strong demand given the large number of income-eligible households in the area and the lack of availability of quality residential housing for sale. Properties for development includes 10 rehabs.

Each home will receive – enhanced plumbing, HVAC system with central air, modern kitchen, high efficiency appliances, hardwood flooring and 15-year roof warranty. Through PBCIP’s financial literacy program, the HOPE Institute, 80 mortgage ready buyers are eager to purchase newly renovated homes in Parkside.

According to Parkside’s 2019 Market Study, there is demand for newly constructed and rehabilitated housing in the city of Camden. Currently, despite the demand, there are a limited number of quality homes available for individuals/families interested in pursuing homeownership.

Creating generational wealth for low- and moderate-income families in a primarily Black and Latino community sets the stage for heightened socioeconomic outcomes. Building equity in a home, month by month, can be a powerful, automatic way to build assets for a marginalized demographic that has previously been shut-out of attaining financial sustainability.

Housing Rehab Before Pictures



Commercial Development:

To continue our work of transforming the Haddon Avenue business corridor, PBCIP has acquired, and land banked distressed commercial spaces along a 5-block stretch. Control of real estate is critical to addressing two major factors that inhibited business development (for many years) along Haddon; 1) high level of vacancies, blighted buildings and 2) lack of retail/service diversification. With Regional Foundation implementation funding, PBCIP is working closely with LAEDA to identify and assist emerging entrepreneurs and small business owners with training to start, sustain and grow their business. Additionally, to spur investment, leverage resources and diversify retail goods and services, PBCIP is partnering with Urban Development Partners (UDP) to focus on completing smaller infill development projects. These projects allow for PBCIP, real estate partners and the community to think “outside the normal formula” about what works in the Parkside neighborhood with an emphasis on culture, history, current environment and the future.

Our intent is to help foster entrepreneurship as new businesses and arts-based organizations help contribute identity, create jobs and revive community. In the past two years, Haddon Avenue has seen over 10 new businesses start and/or grow their respective businesses.

PBCIP is proposing to renovate 1362 Haddon as it sits contiguous to the newly rehabbed and restored Arts Pavilion (1364 Haddon). The building will offer an extended workspace for artists to continue their focus on the creative process of empowering and inspiring others. The building will house workspaces on the first level and an artist

residential unit on the second level. The attraction of arts-based organizations, new businesses and rehabilitation to sites with commercial frontage and second floor residential dwelling will reaffirm merchants and customers' decisions that the district is a good place to locate and do business.

Acquisition and Holding Cost:

Land assembly and site control is critical to future development in any community. PBCIP has partnered with the Camden Redevelopment Agency (CRA) and City of Camden for stewardship in an expedited acquisition process that will procure the conveyance of vacant residential properties to PBCIP for re-development. There are three acquisition tools that can be utilized to assemble land or achieve site control for residential built environment projects in Parkside. They are - lien reduction or full value lien purchase; Abandoned Properties Act; and spot blight eminent domain. PBCIP believes that the Abandoned Properties Act will provide an accelerated and seamless conveyance process to ensure transfer of properties within a 7 to 9-month timeframe. Acquisition will be financed through PBCIP's Neighborhood Revitalization Tax Credit 2022 allocation, Building Healthier More Equitable Community (BHEC) pre-development fund and future housing development budgets.

Home Maintenance Assistance Program:

The housing stock in Parkside is aging. Nearly half of all housing structures were built over 75 years ago. Parkside homeowners often defer home repairs because of the expense and past experiences with unscrupulous contractors. PBCIP's Owner Occupied Home Repair Program will assist homeowners with paying for home repairs through a zero-interest forgivable loan and provides homeowners with screened contractors to ensure successful project completion. Goal of the programs is to allow homeowners who might not otherwise be able to afford necessary repairs to maintain a safe and healthy living environment.

Eligible home improvements include roofing, windows, electrical upgrades, heating system, plumbing and handicapped improvements. Eligible program participants must occupy the home to be repaired and have no intent of discontinuing occupancy of the home in the foreseeable future. The program is structured as a forgivable loan. There are no monthly payments and no interest. The loan is forgiven at the rate of 20 percent per year over five years. PBCIP will provide up to 50% of costs for completed work.

The program can help prevent the displacement of low and moderate-income households who otherwise may struggle to keep their home in livable condition and provide additional investment on blocks where investment is underway. Homeowners must be able to show that they have clear title to the property and home insurance coverage and are up to date on mortgage and property tax payments. Homeowners will be required to obtain several cost estimates, and to work with a licensed contractor. PBCIP will provide a vetted list of contractors to choose from.

Commercial Façade Program:

PBCIP understands the importance of investing in its small business community. We seek to provide small grant opportunities to commercial property owners and business owners willing to renovate the street front exteriors of their structures. Eligible improvements could include painting, masonry, open mesh security gates, new windows, doors, awning and signage, and other needed storefront repairs. These "low-cost" improvements will enhance opportunities to attract new businesses and patrons to the corridor. Property owners receive up to 50% of costs ranging for completed work.

Quality of Life:

Tangential to the housing and commercial development efforts are several other programs that focus on related priorities expressed by residents. Training and programming for Parkside's youth is one such priority. PBCIP believes that having a collaboration of agencies involved in youth engagement, empowerment, leadership training, access to recreation amenities and heightened educational outcomes is critical to creating positive social change.

PBCIP continues to work with its network of block captains - through the PRIDE (Providing Residents with Information to Directly Empower) Network - to enhance communication and cooperation between neighbors to prevent crime and provide an additional layer of assistance in enhancing the quality of life for Parkside residents. PRIDE captains serve as the underpinning of these endeavors. PRIDE captains are the link between residents and PBCIP, disseminating timely information about meetings, events or issues of concern that may arise. PRIDE captains also troubleshoot resident problems and work with PBCIP to connect residents to appropriate agencies and institutions. PRIDE captains are the eyes and ears of PBCIP in the community.

Unemployed or underemployed residents build work history and skills by providing lot clean-up, distributing flyers and unskilled labor for PBCIP projects. This supports residents' entrepreneurial mindset and desire for work that meets their current skill level with opportunity for improvement and advancement. PBCIP will continue to support business and property owners by helping to organize the merchants so they can lead efforts to carry out planned activities for the corridor. Additionally, we will provide Clean Team services no less than three days per week to keep Haddon Avenue commercial corridor clean and litter free.

PBCIP has a schedule of themed monthly community-wide meetings to provide topical information to residents and feature information on sustainable practices that families and the community can incorporate into their daily lives. Community meetings include a wide range of topics from school construction and environmental safety in Parkside schools, to healthcare, role of local government, sex trafficking and job opportunities. Recent topics have included COVID virtual town hall meetings focused on: health, prevention measures and safety; small business grants and resources; health screenings and preventative care; and businesses re-opening in a post covid economy

A major success has been the Annual Haddon Avenue Street Festival, residents and people from the region annually to Haddon Avenue for an afternoon of live music, children's activities, vendors and services to highlight the shopping district and provide a family-friendly activity in the community. The event not only attracts visitors throughout Camden and surrounding towns but draws vendors from throughout the region and out of state as word of the festival's popularity has spread.

Lastly, PBCIP will support membership-based organization Camden Community Development Association as it continues to advocate for policies, programs and funding essential to implementation of transformative goals.

Urban Agriculture:

NRTC funding will help Roots to Market (RTM) connect its recently established collaborative of food growers -The Camden Urban Agriculture Collaborative (CUAC) to its new cross-sectoral collaboration with the healthcare sector-Roots to Prevention (RTP). CUAC wishes to build a "pipeline" of programs that guide Camden residents from gardener, to farmer, and eventually to community urban agriculture leader. The RTP Collaborative is creating opportunities for Camden growers to sell local produce through local health systems.

Critical to this work, is the need to administer an urban farming leader apprenticeship program. The program will consist of three "senior" apprenticeships. These apprentices will be paid in the form of a stipend for the season. Each

will receive mentorship from RTM and its program partners. To ensure its success, the program will be phased in over a three-year period.

PBCIP also recognizes that for-profit farming is not for everyone and that the built environment also plays an important role in health equity. NRTC support will usher in the redevelopment of its historic Park Boulevard corridor linking residents and visitors to fresh foods and recreational amenities of regional significance. A reimagined boulevard with edible landscaping supporting informational placards and wayfinding will encourage greater use of Farnham Park, the Camden Bicycle Circuit Trails and the Cooper River. PBCIP believes this effort must include resident stakeholder engagement and comprehensive community outreach during the planning process. The final design will also be consistent with the recently completed Parkside Re-Branding Plan.

The edible landscaping will include passive gardens yielding low-maintenance crops. Its planting scheme will follow the principles of “food forestry” and urban agroforestry, which designs edible ecosystems that mimic forests; this principle is quickly becoming a nationwide best practice and is an emerging area of interest among those in the NJ Urban and Community Forestry Program, primarily because it can deliver both many of the ecosystem benefits of forested land while providing a low-maintenance landscape with stable yields that only increase over time.

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Paterson Habitat for Humanity “Northside Homes & Green Spaces for Everyone”

Paterson Habitat for Humanity (PHFH) continues to work towards community-driven goals. This project includes two activities:

- infill housing development and preservation
- the development of public green spaces.

The Housing component, labeled Home Safe Home, will add to much-needed affordable and quality single-family housing stock in this area. The green space component, labeled Green Space for Everyone, will transform a city-owned parcel of land that is now attracting unwanted behavior into a public park.

The Northside Neighborhood community identified increasing home ownership as a high priority, as home ownership rates within the community are well below national and state statistical averages. According to the US Census Bureau, home ownership rates nationally and in New Jersey are about 64%. Among Northside households, 17% of households are homeowners. The neighborhood home ownership rate has declined somewhat since 2000, when it was 21%. However, the absolute number of homeowner households has been constant during this period at between 544 and 531, suggesting that the Northside’s population growth has largely been in renter households.

Funding Requested: \$985,000

Municipality: Paterson (Northside neighborhood)

Applicant’s Website: www.patersonhabitat.org

Contact: Scott Millard, scott@patersonhabitat.org, (973) 595-6868

Low home ownership rates are a direct result of several socioeconomic variables in the City. The US Census Bureau reports that, nationally, 12.3% live in poverty. In Paterson, 28% live in poverty and in the Northside, just over 32% live in poverty.

In Paterson, the area median household income is less than half of the state median income. This income does not allow a household to afford to buy a home, especially when considering the value of homes in Paterson and the surrounding real estate market. Paterson rental rates are also high. Renters, nationally, tend to move every 3 years on the average. This instability impacts families and often contributes to challenges that threaten family and community health. PHFH developed the Home Safe Home program to address these housing needs.

Housing –There is a need to construct new energy-efficient affordable homes and to facilitate new affordable and mixed income housing opportunities by rehabilitating existing homes.

Home Safe Home activities proposed in this application will result in the planning, design, and completion of pre-construction activities for an affordable multi-unit housing project that will include supportive services and in the preservation of other residential properties in the Northside as quality affordable homes. PHFH intends to acquire/rehabilitate/repair existing residential properties to upgrade housing conditions. These upgrades may include new roofs, siding, air conditioning, and other rehabilitation activities.

Environmental and Open Space - Performance Measurement System lists the creation of more open space and recreational areas, redesigning/beautifying existing green spaces, and mitigating flooding as Planned Outcomes of the NRTC Plan. The PHFH Green Space for Everyone program is designed to meet these outcomes. PHFH has used NRTC19 funding to complete a community-based design and to produce construction bid packages for the **new park**

on Clinton Street. The funds approved in our NRTC21 and requested in this NRTC22 application, along with funds awarded by the Passaic County Open Space Fund, Friends of Paterson Parks and the Wells Fargo Foundation, will fund park construction.

The proposed Clinton Street Park will include green infrastructure measures to help reduce off-site storm water run-off. Reducing off-site storm water that flows into the combined sewer outfall (CSO) collection system will reduce the flow of storm water to the Passaic River, and will help reduce flooding and uncontrolled discharge of untreated sewage into the Passaic River. PHFH has integrated green infrastructure into the Green Space for Everyone program to help mitigate flooding while creating more open space in our Northside Neighborhood.



The Clinton Street Park is an uninviting deteriorated property that is not maintained. This property is found at 63-95 Clinton Street (formerly known as 87-99 Clinton Street) and has been owned by the City of Paterson since 2008. This 1.04-acre site is identified on the tax maps as block 201, lot 2. The former Head Start building on-site was demolished by the City of Paterson in 2018 to stabilize the property; however, this project area has now become a hangout and is a nuisance area for nearby Northside Neighborhood residents, including several Habitat homeowners immediately adjacent to the project area. PHFH continues to focus on the Clinton Street target area, as was completed in the 2014, 2015, 2016, 2019 and 2021 NRTC funded projects.

PHFH has partnered with the City of Paterson to convert this neighborhood liability into an asset by improving the park. PHFH and the City of Paterson have entered into a Memorandum of Understanding (MOU) that provides PHFH

with access to this city-owned property to conduct community-based planning charrettes, to allow a landscape architect to design the park, and to agree to work cooperatively to access funding to help develop the community-designed park. The completion of this park will be the culmination of several years of community-based planning and NRTC funding. A copy of the MOU is attached to this application.

Overall, the projects included in this application build off of previous NRTC grants to increase affordable housing opportunities in the Northside and to improve the Clinton Street area. The need for supportive services has grown significantly during the current COVID-19 pandemic. Wrapping supportive services in the same development envelope as affordable housing will help address this increased need.

The NRTC funded **Library Feasibility Study** has resulted in the opening of a Northside Library Branch at the Christopher Hope Community Center (CHCC), on the same block as the proposed Clinton Street Park. NRTC19 funded the community-based design of the Clinton Street Park and NRTC21 and, hopefully, this NRTC22 application, will fund construction of the park. Once construction is complete, any remaining funding will be applied towards programming the park. The projects described in this application will build off of these successes by increasing quality affordable housing and green spaces.

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Saint Joseph's Carpenter Society

“Moving East Camden Forward”

“There is no power for change greater than a community discovering what it cares about.”

This quote by Margaret J. Wheatley signifies what the My East Camden plan is all about: a roadmap for neighborhood transformation driven by the thousands of diverse residents that call East Camden home. This plan is carried out by dedicated non-profits, business owners, stakeholders and residents that want to see good quality housing in a clean and safe neighborhood where job opportunities are available locally, cultures are celebrated, and future generations of East Camden residents are valued.

Saint Joseph’s Carpenter Society has been a leader in providing East Camden with comprehensive and lasting change since 1985. SJCS continues to work to improve the outcomes for East Camden residents through housing redevelopment, education, and neighborhood improvements. SJCS is using collaborative partnerships to continue to increase access to quality affordable housing, making a long-term commitment to the education of residents in areas of financial literacy, homeownership and home maintenance; preservation of existing owner-occupied homes and improving the vibrancy of East Camden. These are crucial pieces of the revitalization of the East Camden community that will be continued through this NRTC application.

This year’s NRTC application includes projects that break the cycle of poverty and allow for generational growth, especially for the newest immigrants calling East Camden home. Generational growth where parents, children and grandchildren all grow up in the same neighborhood and have shared memories together at parks and at local stores.

Growth that prevents displacement and gentrification. Growth that ultimately leads to stronger families with greater wealth and incomes.

The application aims to alleviate distress through three goals, all directly related to the original goals of the My East Camden NRTC plan:

- Improving housing holistically
- Increasing economic activity through programs that better prepare youth in finding careers
- Small scale, but impactful, improvements to the commercial and public realms to encourage private investment.

Funding Requested: \$985,000

Municipality: Camden (East Camden neighborhood)

Applicant’s Website: www.sjcscamden.org

Contact: Pilar Hogan Closkey, phogan@sjcscamden.org, (856) 966-8117

Housing and Mixed Use Acquisition Fund



Abandoned Mixed Use and Residential Properties



One of the biggest indicators for success for lower income families is having stable, affordable housing that allows residents to have more disposable income for saving. Multiple studies have shown that the biggest wealth generating asset to escape poverty for lower income individuals is their home. NRTC funding will allow SJCS to achieve four projects that will provide affordable housing for both homeowners and renters and make energy-efficient improvements to housing for those who rent or own their home. The NRTC application seeks to create two new homeownership opportunities from two formerly abandoned properties, complete predevelopment work for 30+ affordable rentals that will serve families and the homeless, repair the homes of 19 residents who cannot afford to make repairs to their own homes and make energy-efficient repairs for 12 renters so that they can have more disposable income.

The NRTC application is also looking to pilot a program where Urban Promise takes alumni of their programs and re-employs them as interns to improve their outcomes in achieving a college education and bettering their job

myHome Home Repair



East Camden Rehab NRTC 9



645 N. 35th Street



627 Raritan Street

prospects as young adults. The goals are to work with three alumni interns and provide them employment and resources in supporting enrollment and attendance for core courses at Camden County Community College and providing career exposure and advising to inform next steps in participants' career development. All three alumni will be exposed to various career choices and will be placed in jobs or in college after the completion of the program. This program directly improves the intern's incomes and future job prospects, helping to break the barriers of poverty. Finally, this NRTC application seeks to improve conditions in the neighborhood's appearance to encourage private investment. This will be done through targeted acquisition of eyesores in the neighborhood, streetscape improvements to the commercial corridor and one signature large public art piece installed in a public space. People's physical perceptions of a neighborhood shape the ways that they interact with it. Multiple studies have shown that places that are seemed to be "uncared for" have a harder time in convincing a



local business owner from making direct investments into their own storefront or a homeowner from making investments into their own home. This NRTC application will allow SJCS to acquire and convert two abandoned buildings, will allow SJCS to invest in the facades of two different businesses, install and maintain landscaping along the corridors and, in partnership with Camden Community Partnership, install and maintain a signature art piece in East Camden.

SJCS will measure to see if these projects all lead to positive outcomes for East Camden. This will be done through 3-year longitudinal surveys of resident's satisfaction with the neighborhood, tracking of Census data's homeownership rate, population rate and median family income over time, quantitative and qualitative analyses of the young adults engaged with the UrbanPromise program and tracking of median property values, both commercial and residential, in comparison with the City of Camden as a whole.

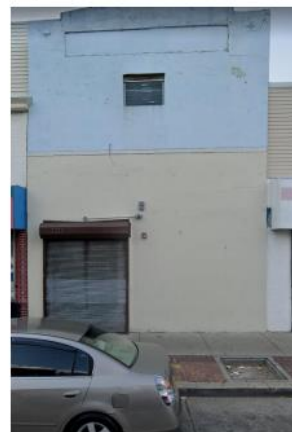
Directly engaging families in neighborhood conditions, use of open space, economic development and improving housing gives East Camden its greatest potential to revitalize itself as a neighborhood of opportunity and choice. These NRTC projects work to comprehensively improve the outcomes for East Camden residents directly and provides an exciting additional step toward the East Camden vision that offers good quality housing in a clean and safe neighborhood, enhances the quality of life for all East Camden residents, strengthens economic development and cultural vibrancy in the commercial corridors and employment centers, and leverages community assets to advance sustainability and community cohesion.

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Commercial Streetscape Improvements



Examples of Poor Landscaping and Poor Facades on Commercial Corridor



Stand Up for Salem

“New Life for Old Buildings in Salem City”

Stand Up for Salem is excited to present this NRTC application, titled "New Life for Old Buildings in Salem City", to continue work in the Center of Salem neighborhood. Building on past success, this application advances, through physical development, a locally based new job training program implementation, home ownership incentives, blight removal and a new entrepreneurial pop-up business program.

This NRTC application's Objectives are as follows:

Objective 1: Program Implementation of Historic Building Arts Training Center. Located at the (nearly) fully rehabilitated state of the art JC Penney Building on E. Broadway - the building is ready to become a busy center for community activity and hope. The Center is part of the Broadway Historic District, which is both on the National Register and the New Jersey Register of Historic Places. Prior to SUFS's acquisition of the property, the building sat abandoned and unused for over a decade.

Funding Requested: \$985,000

Municipality: Salem City (Center of Salem neighborhood)

Applicant's Website: www.salemcitynj.com

Contact: Chris Davenport, chris@salemcitynj.com, (856) 759-4097

When complete in spring 2022, the facility will begin a new use as a community and educational center focused on job training in the construction trades and historic building preservation arts. With 8,685 square feet of usable space over two floors, the facility will contain an instructional workshop, a metal shop, a computer drafting center, an outdoor work area, and a greenhouse and garden. It will also have staff offices, a conference room, two kitchenettes, and four ADA-compliant bathrooms. In



Nearly Restored JC Penney Building and 2022 Program Site For Historic Building Arts Training Center

In addition to workforce training programs, the facility will also host community meetings, workshops, and conferences.

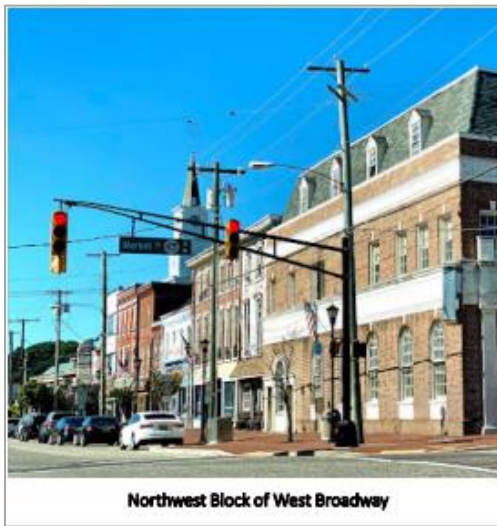
Instructional programs will be provided on site by Salem County College, Salem County Vocational Training School, and other educational and workforce-development institutions. For the advanced historic building preservation arts programs, SUFS is enlisting the services of David Flaharty, a plasterer who has done work in Metropolitan Museum of Art and the White House, to develop a curriculum for restorative plaster work. Additionally, Gregg Perry, the lead decorative arts, wood restoration and metallurgy professor at the National Watch & Clock Museum in Columbia, PA, has also offered to create and teach curriculum on restorative woodworking.

Initial program goals will include three six-week pre-apprenticeship training programs serving 8-16 students. This program will be marketed to potential participants in specific and to the region as a whole to establish an initial sustainable awareness.

By providing a space for job training in the building trades, the project aims to revitalize the local economy and increase access to jobs and job training for Neighborhood Residents. By placing a particular focus on the skills and techniques important for the preservation and restoration of historic buildings, these training programs capitalize on the local market's unique demand for historic preservation contractors.

Additionally, by creating a community facility that will also host meetings, workshops, conferences, and other events, we can provide safe, affordable, and accessible public programs and facilities for all age groups.

Objective 2: Northwest Broadway Redevelopment Assistance supports a small, local economy that can be self-



sustaining over the long-term; strengthening existing businesses along Broadway”) through the reactivation of vacant commercial properties that a decade ago were part of Salem's most active/strongest retail block. Today this block has a 50% vacancy rate, with 5 out of 10 properties currently in foreclosure and 4 out of 10 of the properties now in possession of the City of Salem. These properties need major rehabilitation to return to commercially productive use, and development assistance is needed to make such investment viable.

This program will provide financial reimbursement incentives for physical rehabilitation of the vacant commercial properties on this target block of Broadway (North side of Broadway between Market and Chestnut Streets). Application process will be developed, advertised/marketed and awarded based on merit. SUFS will

administer rehabilitation reimbursement awards to 5-10 vacant property projects for rehabilitation work leading to full building redevelopment.

Objective 3: Hazardous Structure Blight Removal In this Objective, SUFS will oversee the demolition of 4-8

structurally unsound residential houses in the Walnut to Olive Street section of the neighborhood. This work is in full partnership with the City of Salem's new major residential improvement efforts in the Southeast side of Broadway. Through this partnership a number of publicly hazardous, vacant, structurally unsound and yes - "eyesore" properties were identified. Of these, 4-8 of the prioritized properties will be selected for removal, with a specific property reuse plan to be agreed upon between SUFS/City of Salem.



Demolition Candidates in NRTC Neighborhood

Objective 4: New Homeowner Purchase Incentive Program In this Objective, as in our first NRTC project in 2013, SUFS will implement 5-10 incentive packages to assist in the expedition of new house purchases for homeowners in the NRTC neighborhood. Currently Salem's homeownership to rental ratio is a clearly disparaging ratio of over 60% rental to 40% homeowners. While home ownership does not guarantee community improvement, it is no doubt widely accepted that on a block-to-block basis, home ownership improves quality of life in general.

An application process will be developed, advertised/marketed, and awarded based on qualifications to 5-10 new homeowners in the targeted area of Walnut to Olive Streets.

Objective 5: Pop Up Storefront Incubator We will coordinate the planning, marketing and awarding of pop-up short-term leases and successful implementation of new store or office opening and business operation for up to 90 days. These microenterprises (defined as a commercial enterprise with 5 or fewer employees, one or more of whom owns the enterprise) will through an application process, receive office/retail space, utilities and business plan/marketing assistance from SUFS/NRTC grant. The target goal is to attract 3 microenterprises into the neighborhood and operate the pop-up market for at least 90 days.

This NRTC project represents another major step forward in catalyzing positive change in the Center of Salem. Salem is a challenging location facing significant distress; It currently ranks second among all state municipalities on the NJ DCA's Municipal Revitalization Index, which factors in various economic, educational, social, fiscal, and residential-desirability indicators.

In the face of these challenges, this NRTC project rises to transform blight into beauty in its Historic District, reduce unemployment and create career paths, make homes whole, develop microenterprises, attract visitors to experience the community, and build social capital to create a resilient community ready to walk together to a brighter future!

Let's bring new life to old buildings in Salem!

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Urban League of Essex County “Fairmount Neighborhood Advancement Phase V”

The Urban League of Essex County (“The League”, “ULEC”) requests funding for proposed projects that are aligned with the mission and vision of NRTC to foster revitalization of distressed neighborhoods and invest in the economic and community development of low and moderate-income communities. If approved, our proposal will support the revitalization of Newark’s Fairmount Heights neighborhood (“Fairmount”), through the development of 10 new homes, implementation of a green spaces initiative that will expand and upgrade a beloved neighborhood playground, a construction and skilled trades workforce development program, and continued provision of programs and activities that advance economic empowerment and improve housing security for residents.

The League's mission is to help African Americans and disadvantaged residents achieve social and economic self-sufficiency. For over 100 years, we have been resolute in that commitment. We deliver on our mission through quality programs and services that help clients meet their education, employment and housing needs. At the community level, we invest time, talent and resources in outreach and organizing, developing resident leadership, leading neighborhood revitalization initiatives and increasing resident asset ownership, including new and affordable housing development. Together, our endeavors bind us to our motto, “Empowering Communities. Changing Lives.”

Funding Requested: \$985,000

Municipality: Newark (Fairmount neighborhood)

Applicant’s Website: www.ulec.org

Contact: Vivian Cox Fraser, vfraser@ulec.org,
(973) 624-9535 x102

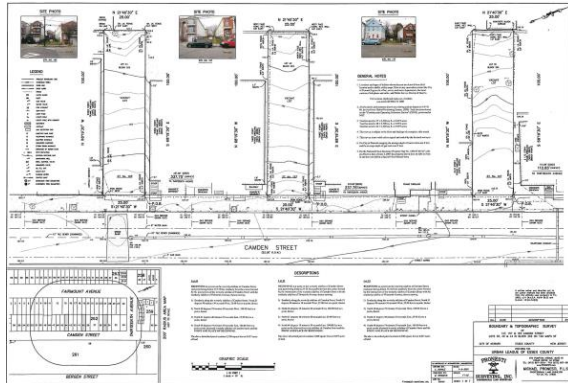
Fairmount is a multi-racial, vibrant neighborhood of low-and-moderate income residents who have shown admirable tenacity in their commitment to improve the place that they call “home”. After decades of systemic disinvestment and outmigration of middle-class families, the neighborhood is now experiencing a boom in interest and real estate development. The inevitable increases in housing costs have followed quickly, threatening to price out its current majority minority population. While many residents face challenges in employment, financial stability, and access to quality and affordable housing – all exacerbated by the COVID19 pandemic, this is not a community to be “counted out”.

The League has been an anchor institution in Fairmount for over 50 years. In that time, The League has built a proven track record of successful community outreach and linkage with neighborhood residents. We are now transitioning to a full community development corporation model to address the realities and obstacles that intersect place and circumstance for this neighborhood. Our proposed project advances our overarching goal to revitalize Fairmount and create a neighborhood of choice and opportunity for all its residents. Our portfolio of prescribed activities furthers include:

- Encourage community-based neighborhood planning
- Provide flexible resources to build the capacity of community-based organizations to carry out strategies established in neighborhood plans
- Attract private investments into New Jersey’s distressed neighborhoods
- Foster ongoing partnerships between private corporations and community-based development organizations.

Specifically, this project will contribute to the revitalization of Fairmount through the following activities:

Activity #1 - Investment will support the development and construction of 10 new two-family homes (20 units) in Fairmount. This activity will create homeownership opportunities in the neighborhood for moderate income



households with annual incomes or 60 to 80 percent of AMI for a family of four. These new housing units will be built to Enterprise Green Communities standards to ensure a low cost of ownership and maintenance and provide a healthy and safe environment for their occupants. Importantly, these homes are targeted at moderate income families and will increase economic diversity within Fairmount while creating opportunities that are not driven by price inflation due to speculation in the area or the increase in construction development costs due to supply chain disruptions driven by the global pandemic.

Our confidence in the success of this proposed activity is grounded in our direct knowledge of the need for desirable and sustainable housing in Fairmount. Over the past three years, as private development and potential speculation in Newark has driven up housing costs, we are seeing an uptick in interested participants for our first-time homeownership program. The League has successfully created and sold 12 new multi-family affordable homes since 2014 and has capacity for more than 30 additional homes to be constructed. This project component builds on the more than 60 families that The League has in its homeownership “pipeline” who have completed homebuyer counseling and are on a trajectory toward being purchase ready. This project component advances multiple goals articulated by residents in Fairmount:

Goal 2: Build Stronger Neighborhoods, Communities and Families. The project will create new and desirable homes in the neighborhood that will meet Energy Star and Enterprise Green Communities standards.

Goal 3: Promote Economic Development and Employment. The Project will provide opportunities to employ local professionals, contractors, and residents.

Goal 5: Improve Quality of Life. This project will advance the revitalization of the neighborhood, improving aesthetic qualities, investment in Fairmount and attract more income diverse homebuyers.

Activity #2 – Investment will support housing counseling for residents facing housing insecurity and evictions due to economic stringency, including persisting impacts driven by the COVID19 pandemic. In addition, services will include focused emphasis on default prevention counseling, and expansion of housing counseling services to post-purchase counseling for current homeowners. Since the onset of the pandemic, requests for assistance for housing-related difficulties have increased by more than 60%. The urgent need for emergency renters’ assistance, as well as default prevention for homeowners has been exacerbated by job losses among Fairmount and Newark residents, who have been inordinately impacted due to the concentration of local small business closures in retail and service sectors, and lack of wage growth. Concurrent with pandemic-driven economic hardships, unsolicited calls, texts, letters and flyers have grown significantly in Fairmount and Newark, targeted by real estate concerns seeking to purchase property at rock bottom prices. Homeowners under financial duress are prime to be victimized by these methods, as they are often unaware of their options to avoid default. The League’s housing counseling services are an important and effective resource for hundreds of families seeking help to stabilize finances and access eligible supports. This investment would directly support the salary and benefits of an additional full-time certified Housing Counselor to join the current department staff of 1 FTE.

To continue to promote Fairmount as a neighborhood of choice, the Home Buyers program, focused on cultivating prospective homeowners for the newly developed affordable homes in Fairmount, will continue. This project will support housing stability and homeownership opportunities for residents and is will provide adequate housing at a reasonable cost. We will serve 75 individuals through this activity.

Activity #3 - Investment will support continued provision of economic empowerment programs and services through the Financial Opportunity Center, including employment assistance, to address COVID19-driven job losses and decreased family financial stability in Fairmount and Newark. The League will provide benefits screening and advocacy; assessments of clients' workforce interests, skills and experiences; resume creation assistance; computer access to facilitate online job applications; and financial coaching to promote positive behaviors to maximize income for up to 75 residents.

Activity #4 – Investment will support neighborhood revitalization activities to enhance green spaces in Fairmount.



This activity will include partnering with LISC of Greater Newark to renovate and redevelop the Kaboom “pocket park and playground” located at S. 9th Street and 12th Avenue in the Fairmount neighborhood. To date, The League has ensured funding for the architectural design and in partnership with Bowman Construction, is ready to begin redevelopment of the park. This investment will satisfy the outstanding gap in funding and will enable immediate start of construction.

Goal 1: Reduce crime and enhance public safety. The project component will address eyesore lots and re-establish a community playground that is well-lit and secure to discourage illicit activities.

Goal 2: Strengthen the community, neighborhood and families. The project component will provide a safe, accessible and positive recreational area for children and families and support community green spaces that build social connections in Fairmount.

Goal 5: Improve the quality of life. In line with research that has shown that public parks and green space provide a variety of physical, psychological, and social benefits to urban residents (U.S. Department of the Interior), the renovation and stewardship of targeted parcels in Fairmount improves quality of life for residents, with particular regard to green spaces helping individuals fight against emotional stressors, depression and anxiety that has shown a marked uptick since the COVID19 pandemic began.

Activity #6 – Investment will support The League’s partnership with APEX Solutions Group to provide 30 residents with “train to hire” construction and skilled trades workforce training. Through classroom and controlled construction site settings, participants will be trained in construction safety, blueprint reading, OSHA 30, carpentry, electrical, financial literacy, critical thinking, conflict resolution, team skills, problem-solving skills and other critical life skills needed for success. The program will prepare graduates to be ready to tackle the demands of safely working on job sites of complex construction projects and interact effectively with sponsoring or corporate entities.

Our proposed project leverages previous improvements to the neighborhood and builds upon the developing Fairmount Community/Entrepreneurship Center and increased attractiveness and quality of the neighborhood. Private investments within Fairmount are a result of The League’s Littleton Model Block, Tech House, Central Avenue and Fairmount Avenue initiatives.

The Department of Community Affairs has been a significant stimulus and invaluable partner in the important work to revitalize Fairmount in a manner where we can ensure that current residents are able to participate and enjoy the positive impacts of development. We look forward to your continued collaboration as we strive to realize our vision for a community that we can all be proud of.

“A neighborhood that is a place where neighbors help each other in order to provide good and safe schools, jobs, businesses, housing, transportation and recreation to every person who lives here. Our home. Our hope. Our neighborhood.”

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